Case 17-03683 Doc 1 Filed 02/08/17 Entered 02/08/17 14:26:37 Desc Main Document Page 1 of 78

Fill in this information to identify your case:	
United States Bankruptcy Court for the: Northern District of: Illinois	
(State) Case number (if known)	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yoursel	f	
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
Your full name	Nicole	
Write the name that is on	First name	First name
your government-issued picture identification (for	Middle name	Middle name
example, your driver's	Griffin	
license or passport	Last name	Last name
Bring your picture identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2. All other names you		
have used in the last	First name	First name
8 years	-	
Include your married or	Middle name	Middle name
maiden names.	Last name	Last name
	First name	First name
	Middle name	Middle name
	Last name	Last name
3. Only the last 4 digits of your Social	XXX - XX- 3473	XXX - XX-
Security number or federal Individual	OR	OR
Taxpayer Identification numbe	9 xx - xx-	9 xx - xx-
(ITIN)		

Case 17-03683 Doc 1 Filed 02/08/17 Entered 02/08/17 14:26:37 Desc Main Document Page 2 of 78

D	ebtor 1 Nicole	Griffin	Case number (if known)
	First Name	Middle Name Last Name	
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer	I have not used any business names or EINs.	I have not used any business names or EINs.
	Identification Numbers (EIN) you have used in the last	Business name	Business name
	8 years	Business name	Business name
	Include trade names and doing business as names	EIN	EIN
		EIN	EIN
5.	Where you live		If Debtor 2 lives at a different address:
		361 Westgate Drive Number Street	Number Street
		Park Forest Illinois 60466	
		City State Zip Code	City State Zip Code
		Cook County	County
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
		Number Street	Number Street
		City State Zip Code	City State Zip Code
_		Oity State Zip Gode	Oity State Zip Odde
6.	Why you are choosing this district	Check one:	Check one:
	to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

Case 17-03683 Doc 1 Filed 02/08/17 Entered 02/08/17 14:26:37 Desc Main Document Page 3 of 78

Debtor 1			Griffin	Case number (if kno	own)
	First Name	Middle Name	Last Name		
Part 2:	Tell the Court Abo	ut Your Bankruptcy Ca	ise		
Banl	chapter of the kruptcy Code you choosing to file er		escription of each, see <i>Notice Re</i>))). Also, go to the top of page 1 ar		C. § 342(b) for Individuals Filing for opriate box.
8. How fee	you will pay the	more details about he cashier's check, or may pay with a cred I need to pay the fee Individuals to Pay Y I request that my fee judge may, but is not the official poverty I you choose this opti	now you may pay. Typically, if money order If your attorney lit card or check with a pre-prince in installments. If you chood our Filing Fee in Installments of the be waived (You may request required to, waive your fee, a ine that applies to your family	you are paying the is submitting you ated address. se this option, signormal of this option only and may do so on size and you are to see the submitted in the second size and you are to see the submitted in the second size and you are to see the submitted in the second size and you are to see the submitted in the second size and you are to se	the clerk's office in your local court for e fee yourself, you may pay with cash, r payment on your behalf, your attorney on and attach the <i>Application for</i> BA). If you are filing for Chapter 7. By law, a ly if your income is less than 150% of unable to pay the fee in installments). If the Chapter 7 Filing Fee Waived (Official)
bank	e you filed for kruptcy within the 8 years?	Ves. District District District	Whe	MM / DD / YYYY n MM / DD / YYYY	Case number Case number Case number
case bein spou filing you,	any bankruptcy es pending or g filed by a use who is not g this case with or by a business ner, or by an ate?	Ves. Debtor District Debtor District	Whe Whe	MM / DD / YYYY	Relationship to you Case number, if known Relationship to you Case number, if known
_	ou rent your dence?	✓ No. Go to l			o you want to stay in your residence? St You (Form 101A) and file it with

Case 17-03683 Doc 1 Filed 02/08/17 Entered 02/08/17 14:26:37 Desc Main Document Page 4 of 78

Griffin Debtor 1 Nicole __ Case number (if known) Middle Name First Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. **✓** proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance **Bankruptcy Code and** sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are you a small business debtor? No. I am not filing under Chapter 11. **|** For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have **V** No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

Case 17-03683 Doc 1 Filed 02/08/17 Entered 02/08/17 14:26:37 Desc Main Document Page 5 of 78

 Debtor 1 First Name
 Middle Name
 Griffin
 Case number (if known)

 Last Name

Pa	Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling					
		About Debtor 1:		About	Debtor 2 (Sp	oouse Only in a Joint Case):
15. Tell the court		You must check one:		You m	ust check one:	
T you all confi	whether you have received briefing about credit counseling.	counseling agen	ing from an approved credit icy within the 180 days before I ptcy petition, and I received a npletion.	co	unseling ager	ing from an approved credit ncy within the 180 days before I optcy petition, and I received a npletion.
	The law requires that you receive a briefing		he certificate and the payment plan, veloped with the agency.			he certificate and the payment plan, veloped with the agency.
	about credit counseling before you file for bankruptcy. You must truthfully	counseling agen	ing from an approved credit acy within the 180 days before I ptcy petition, but I do not have a appletion.	co	unseling ager	ing from an approved credit ncy within the 180 days before I ptcy petition, but I do not have a mpletion.
	check one of the following choices. If you cannot do so, you are not eligible to file		er you file this bankruptcy petition, opy of the certificate and payment	you		er you file this bankruptcy petition, opy of the certificate and payment
are not eligible to file. If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.	If you file anyway, the court can dismiss your case, you will lose whatever filing fee you	from an approve obtain those ser made my reques	ked for credit counseling services ad agency, but was unable to vices during the 7 days after I t, and exigent circumstances emporary waiver of the	fro ob ma me	m an approve tain those se ade my reques	ked for credit counseling services ed agency, but was unable to vices during the 7 days after I st, and exigent circumstances emporary waiver of the
	creditors can begin collection activities	requirement, attac efforts you made t unable to obtain it	ay temporary waiver of the ch a separate sheet explaining what to obtain the briefing, why you were before you filed for bankruptcy, and imstances required you to file this	rec effo una	quirement, attao orts you made able to obtain it at exigent circu	ay temporary waiver of the ch a separate sheet explaining what to obtain the briefing, why you were t before you filed for bankruptcy, and umstances required you to file this
			e dismissed if the court is dissatisfied for not receiving a briefing before ruptcy.	wit		e dismissed if the court is dissatisfied for not receiving a briefing before ruptcy.
		receive a briefing must file a certifica with a copy of the	fied with your reasons, you must still within 30 days after you file. You ate from the approved agency, along payment plan you developed, if any. o, your case may be dismissed.	rec mu wit	ceive a briefing st file a certifica h a copy of the	sfied with your reasons, you must still within 30 days after you file. You ate from the approved agency, along payment plan you developed, if any. o, your case may be dismissed.
		•	he 30-day deadline is granted only mited to a maximum of 15 days.		,	he 30-day deadline is granted only mited to a maximum of 15 days.
		I am not required counseling beca			m not require unseling beca	d to receive a briefing about credit ause of:
		Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.		Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
		Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.		Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.
		Active duty.	I am currently on active military duty in a military combat zone.		Active duty.	I am currently on active military duty in a military combat zone.
		about credit coun	are not required to receive a briefing seling, you must file a motion for punseling with the court.	ab	out credit cour	are not required to receive a briefing seling, you must file a motion for ounseling with the court.

Case 17-03683 Doc 1 Filed 02/08/17 Entered 02/08/17 14:26:37 Desc Main Document Page 6 of 78

Debtor 1 Nicole First Name	Griffii Middle Name Last N		ber (if known)
	Middle Name Last N estions for Reporting Purposes	varne	
16. What kind of debts do you have?	16a. Are your debts primarily con "incurred by an individual pring No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily bus	marily for a personal, family, on the siness debts? Business debts stment or through the operation	's are debts that you incurred to obtain ion of the business or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	expenses are paid that fund:		kempt property is excluded and administrative o unsecured creditors?
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	1,000-5,000 5,001-10,000 10,001-25,000	☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than 100,000
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 mi \$100,000,001-\$500 million	ion \$1,000,000,001-\$10 billion llion \$10,000,000,001-\$50 billion
20. How much do you estimate your liabilities to be?	□ \$0-\$50,000 □ \$50,001-\$100,000 ☑ \$100,001-\$500,000 □ \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	ion \$1,000,000,001-\$10 billion llion \$10,000,000,001-\$50 billion
Part 7: Sign Below			
For you	correct. If I have chosen to file under Chapt of title 11, United States Code. I ur under Chapter 7. If no attorney represents me and I cout this document, I have obtained I request relief in accordance with the I understand making a false statem connection with a bankruptcy case both. 18 U.S.C. §§ 152, 1341, 151	ter 7, I am aware that I may pronderstand the relief available of the did not pay or agree to pay so I and read the notice required the chapter of title 11, United then, concealing property, or concealing property, or concealing and 3571.	States Code, specified in this petition. obtaining money or property by fraud in 0,000, or imprisonment for up to 20 years, or
	Signature of Debtor 1		gnature of Debtor 2
	Executed on 2/8/2017 MM / DD / Y		xecuted on

Case 17-03683 Doc 1 Filed 02/08/17 Entered 02/08/17 14:26:37 Desc Main Document Page 7 of 78

Debtor 1 Nicole		Griffin	Case number (if k	rnown)		
First Name	Middle Name	Last Name				
For your attorney, if you are represented by one	eligibility to proceed und	ler Chapter 7, 11, 12	2, or 13 of title 11, United	ave informed the debtor(s) about I States Code, and have explained the so certify that I have delivered to the		
If you are not	debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I					
represented by an	have no knowledge after	an inquiry that the i	information in the schedu	ules filed with the petition is incorrect.		
attorney, you do not	4.5	. ,		·		
need to file this page.	/s/ Amy Gerstein		Date	2/8/2017		
	Signature of Attorney for	or Debtor	M	M / DD / YYYY		
	,					
	Amy Gerstein					
	Printed name					
	Semrad Law Firm					
	Firm name					
	20 S. Clark Street					
	Street					
	28th Floor					
	Chicago		Illinois	60603		
	City		State	Zip Code		
	Contact phone	3128374023	Email address	agerstein@semradlaw.com		
			_			
			Illinois			
	Bar number		State			

Case 17-03683 Doc 1 Filed 02/08/17 Entered 02/08/17 14:26:37 Desc Main Document Page 8 of 78

Fill in this infor	mation to identify your c	ase:	
Debtor 1	Nicole	Griffin	
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Sankruptcy Court for the:	Northern	District of Illinois
			(State)
Case number (If known)			

Check if this is an
amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information 12/

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

Part 1: Summarize Your Assets	
	Your assets Value of what you own
1. Schedule A/B: Property (Official Form 106A/B)	\$83,378.00
1a. Copy line 55, Total real estate, from Schedule A/B	\$22,020.50
1b. Copy line 62, Total personal property, from Schedule A/B	\$22,020.50
1c. Copy line 63, Total of all property on Schedule A/B	\$105,398.50
Part 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$108,437.00
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$1,175.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$82,606.06
Your total liabilities	\$192,218.06
Part 3: Summarize Your Income and Expenses	
auto. Cammanizo Todi moomo dha Exponess	
4. Schedule I: Your Income (Official Form 106I)	\$4,558.58
Copy your combined monthly income from line 12 of Schedule I	
5. Schedule J: Your Expenses (Official Form 106J)	\$3,005.72
Copy your monthly expenses from line 22, Column A, of Schedule J	

Case 17-03683 Doc 1 Filed 02/08/17 Entered 02/08/17 14:26:37 Desc Main Document Page 9 of 78

Deb	tor 1 Nicole		Griffin	Case number (if known)		
David	First Name	Middle Name	Last Name	o ordo		
Part	Answer These Que	Suons for Administrat	tive and Statistical Red	cords		
6. A	re you filing for bankruptcy	y under Chapters 7, 11, o	r 13?			
	No. You have nothing to	report on this part of the fo	orm. Check this box and sul	bmit this form to the court with your other	er schedules.	
Ŀ	Yes.					
7 W	 /hat kind of debt do you ha	ve?				
<u> </u>	✓ Your debts are primaril	y consumer debts. Consu		ed by an individual primarily for a persona cal purposes. 28 U.S.C. § 159.	ıl,	
	Your debts are not prime this form to the court with		ou have nothing to report or	n this part of the form. Check this box an	nd submit	
	8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.					
9.	Copy the following specia	I categories of claims fro	om Part 4, line 6 of Sched	ule E/F:		
	From Part 4 on Schedule	E/F, copy the following:		Total claim		
	9a. Domestic support obliga	ations (Copy line 6a.)		\$0.00	_	
	9b. Taxes and certain other	debts you owe the govern	ment. (Copy line 6b.)	\$1,175.00	<u> </u>	
	9c. Claims for death or pers	onal injury while you were i	intoxicated. (Copy line 6c.)	\$0.00	<u> </u>	
	9d. Student loans. (Copy lin	ne 6f.)		\$76,482.00	<u> </u>	
	9e. Obligations arising out of priority claims. (Copy line 6g		or divorce that you did not re	eport as \$0.00	<u> </u>	
	9f. Debts to pension or prof	fit-sharing plans, and other	similar debts. (Copy line 6h	\$0.00	_	

\$77,657.00

9g. Total. Add lines 9a through 9f.

Case 17-03683 Doc 1 Filed 02/08/17 Entered 02/08/17 14:26:37 Desc Main Document Page 10 of 78

Fill in this i	information to identify your case:		
Debtor 1	Nicole	Griffin	
Debtor 2	First Name Middle	Name Last Name	
(Spouse, if fili	First Name Middle	Name Last Name	
United Stat	tes Bankruptcy Court for the: Northern	District of Illinois (State)	
Case num (If known)	ber	(Otally)	
Officia	I Form 106A/B		Check if this is an amended filing
Sched	dule A/B: Property		12/1
category w responsible write your	where you think it fits best. Be as complete a for supplying correct information. If more name and case number (if known). Answer	list an asset only once. If an asset fits in more the and accurate as possible. If two married people space is needed, attach a separate sheet to this every question. and, or Other Real Estate You Own or Have	are filing together, both are equally s form. On the top of any additional pages,
1. Do you	own or have any legal or equitable interest	in any residence, building, land, or similar prop	erty?
	No. Go to Part 2		
✓	Yes. Where is the property?		
	Street address, if available, or other description	What is the property? Check all that apply. ✓ Single-family home Duplex or multi-unit building	Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.
	361 Westgate Drive Number Street	Condominium or cooperative Manufactured or mobile home	Current value of the entire property?
	Park Forest Illinois 60466 City State Zip Code Cook	Land Investment property Timeshare	Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.
	County	Who has an interest in the property? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	Check if this is community property (see instructions)
		Other information you wish to add about this property identification 31-26-410-009	
		number:	-0000
1.2	Street address, if available, or other description	What is the property? Check all that apply. Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home	Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property. Current value of the entire property? Current value of the portion you own?
	Number Street City State Zip Code	Land Investment property Timeshare Other	Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.
		Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	Check if this is community property (see instructions)
		Other information you wish to add about this property identification number:	item, such as local

Case 17-03683 Doc 1 Filed 02/08/17 Entered 02/08/17 14:26:37 Desc Main Document Page 11 of 78

Debtor 1	Nicole		Griffin Case numb	oer (if known)	
	First Name	Middle Name	Last Name	· · · · ·	
	et address, if available, or of		What is the property? Check all that apply. Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home Land	the amount of any secu	claims or exemptions. Put red claims on Schedule D: ims Secured by Property. Current value of the portion you own?
	nber Street		Investment property Timeshare	Describe the nature of interest (such as fee stee the entireties, or a life	imple, tenancy by
City	State	Zip Code	Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	Check if this is co (see instructions)	
			Other information you wish to add about this iten property identification number:	n, such as local	
you ha	the dollar value of the pove attached for Part 1. W	rite that number h	all of your entries from Part 1, including any entri here. ▶	ses for pages \$83	378.00
ou own tl	hat someone else drives. If ins, trucks, tractors, sport u	you lease a vehicle,	st in any vehicles, whether they are registered or a also report it on Schedule G: Executory Contracts and reycles		
3.1	Make Model: Year:	Saturn Vue 2003	Who has an interest in the property? Check one. Debtor 1 only	the amount of any secu	claims or exemptions. Put ured claims on Schedule D: aims Secured by Property.
	Approximate mileage: Other information:	50000	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	Current value of the entire property? \$1387.00	Current value of the portion you own? \$1387.00
			Check if this is community property (see instructions)		
3.2	Make Model: Year:	Ford Explorer 2011	Who has an interest in the property? Check one. Debtor 1 only	the amount of any secu	claims or exemptions. Put irred claims on <i>Schedule D:</i> aims Secured by Property.
	Approximate mileage: Other information:	106000	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	Current value of the entire property? \$17400.00	Current value of the portion you own? \$17400.00
			Check if this is community property (see instructions)		

Case 17-03683 Doc 1 Filed 02/08/17 Entered 02/08/17 14:26:37 Desc Main Document Page 12 of 78

Section Sect	btor 1			Griffin Case numb	CI (II KIIOWII)	
Model: Veer: Approximate mileage: 180000 Debtor 1 only Debtor 2 only Debtor 2 only Debtor 2 only Debtor 3 and Debtor 2 only St25.00		First Name	Middle Name	Last Name		
Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) 3.4 Make Model: Year: Approximate mileage: Who has an interest in the property? Check one. Current value of the portion you own? At least one of the debtors and another Check if this is community property (see instructions) Do not deduct secured claims or exemptions. P the amount of any secured claims or exemptions. P the amount of any secured claims or exemptions. P Current value of the entire property? Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories Examples: Boats, trailers, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories Examples: Boats, trailers, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories Examples: Boats, trailers, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories Examples: Boats, trailers, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories Examples: Boats, trailers, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories Examples: Boats, trailers, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories Examples: Boats, trailers, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories Examples: Boats, trailers, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories Examples: Boats, trailers, motor homes, atventure vehicles, and access	3.3	Model: Year:	Dakota 1999	one.	the amount of any secu	red claims on <i>Schedule L</i>
Instructions Inst		-	180000	Debtor 1 and Debtor 2 only	entire property?	portion you own?
Model: Year: Debtor 1 only Debtor 2 only						
Other information: Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories No	3.4	Model: Year:		one. Debtor 1 only	the amount of any secu	red claims on <i>Schedule L</i>
Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories Ves 4.1 Make Model: Year: Approximate mileage: Other information: Who has an interest in the property? Check one. Check if this is community property (see instructions) Who has an interest in the property? Check one. Current value of the entire property? Current value of the entire property? Do not deduct secured claims or exemptions. Property and the entire property? Current value of the entire property? Do not deduct secured claims or exemptions. Property and the entire property? Current value of the entire property? Do not deduct secured claims or exemptions. Property and the entire property? Do not deduct secured claims or exemptions. Property and the entire property? Current value of the entire property. Approximate mileage: Do not deduct secured claims or exemptions. Property and the entire property. Current value of the entire property. Current value of the entire property?		-		—		
Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories ✓ No ☐ Yes 4.1 Make				At least one of the debtors and another		
Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories No				_		
Approximate mileage: Other information: Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one. Year: Approximate mileage: Other information: Debtor 1 only Debtor 2 only Debtor 2 only Current value of the entire property? Do not deduct secured claims or exemptions. Property the amount of any secured claims on Schedule Creditors Who Have Claims Secured by Property. Current value of the entire property?						
Model: Year: Approximate mileage: Other information: Debtor 1 only Debtor 2 only Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) the amount of any secured claims on Schedule Creditors Who Have Claims Secured by Property Current value of the entire property? Current value of the entire property? Current value of the portion you own?	Exar	nples: Boats, trailers, moto No Yes Make Model:		ft, fishing vessels, snowmobiles, motorcycle accesso Who has an interest in the property? Check one.	Do not deduct secured the amount of any secu	red claims on <i>Schedule I</i>
Other information: Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Current value of the entire property? Current value of the portion you own?	Exar	nples: Boats, trailers, moto No Yes Make Model: Year: Approximate mileage:		Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule in ims Secured by Property. Current value of the
Check if this is community property (see instructions)	4.1	mples: Boats, trailers, moto No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year:		Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one.	Do not deduct secured the amount of any secu Creditors Who Have Cla Current value of the entire property? Do not deduct secured the amount of any secu	red claims on Schedule ims Secured by Property Current value of the portion you own? claims or exemptions. Pured claims on Schedule
	4.1	nples: Boats, trailers, moto No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage:		Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only	Do not deduct secured the amount of any secu Creditors Who Have Clate Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Clate Current value of the	red claims on Schedule sims Secured by Property Current value of the portion you own? claims or exemptions. Pured claims on Schedule sims Secured by Property Current value of the
	4.1	nples: Boats, trailers, moto No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage:		who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions)	Do not deduct secured the amount of any secu Creditors Who Have Clate Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Clate Current value of the	claims on Schedule Is ims Secured by Property. Current value of the portion you own? claims or exemptions. Pured claims on Schedule Is ims Secured by Property. Current value of the

Case 17-03683 Doc 1 Filed 02/08/17 Entered 02/08/17 14:26:37 Desc Main Document Page 13 of 78

Griffin Debtor 1 Nicole Case number (if known) Middle Name First Name Last Name Part 3: **Describe Your Personal and Household Items** Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe... Misc. Household Furniture & Goods \$350.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music Yes. Describe... Misc. Electronics \$250.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections, other collections, memorabilia, collectibles Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... **Used Clothing** \$350.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe... Misc. Jewelry \$150.00 13. Non-farm animals Examples: Dogs, cats, birds, horses Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list No Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$1850.00 for Part 3. Write that number here

Case 17-03683 Doc 1 Filed 02/08/17 Entered 02/08/17 14:26:37 Desc Main Document Page 14 of 78

Griffin Debtor 1 Nicole Case number (if known) Middle Name First Name Last Name Part 4: **Describe Your Financial Assets** Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. **Cash** Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition ✓ Yes \$28.00 Cash: 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. Institution name: First Northern Credit Union 17.1. Checking account: \$443.00 17.2. Checking account: 17.3. Savings account: First Northern Credit Union \$100.00 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts No Institution or issuer name: Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture % of ownership: Name of entity Yes. Give specific information about

Case 17-03683 Doc 1 Filed 02/08/17 Entered 02/08/17 14:26:37 Desc Main Document Page 15 of 78

Deb	tor 1 Nicole First Name	Middle Name	Griffin Last Name	Case number (if known)	
20.	Negotiable instruments i	orate bonds and other negotiab include personal checks, cashiers' ents are those you cannot transfer	checks, promissory not	es, and money orders.	
21.	Retirement or pension Examples: Interests in IF		, thrift savings accounts	, or other pension or profit-sharing plans	
	✓ No Yes. List each account separately.	Type of account: 401(k) or similar plan: Pension plan:	Institution name:		
		IRA: Retirement account: Keogh:			
		Additional account: Additional account:			
22.	Examples: Agreements vicompanies, or others	prepayments I deposits you have made so that with landlords, prepaid rent, public	c utilities (electric, gas, w		
	✓ No Yes	Flootrice	Institution name:		
		Electric: Gas:			, <u>- </u>
		Heating oil:			
		Security deposit on rental unit:			
		Prepaid rent:			
		Telephone:			
		Water:			
		Rented furniture:			
		Other:			
23.	Annuities (A contract fo	or a periodic payment of money to	you, either for life or for	a number of years)	
	✓ No ☐ Yes	Issuer name and description:			

Case 17-03683 Doc 1 Filed 02/08/17 Entered 02/08/17 14:26:37 Desc Main Document Page 16 of 78

Debt	tor 1 Nicole	Griffin	Case number (if known)	
		Middle Name Last Name		
24.	Interests in an education IRA, in a 26 U.S.C. §§ 530(b)(1), 529A(b), an	an account in a qualified ABLE program, or undended 529(b)(1).	er a qualified state tuition program.	
	No Institution name and Yes	description. Separately file the records of any interes	ts.11 U.S.C. § 521(c):	
25.	Trusts, equitable or future interes	ts in property (other than anything listed in line	1), and rights or powers	
	No No			
	Yes. Describe			
26.		trade secrets, and other intellectual property vebsites, proceeds from royalties and licensing agree	ements	
	No Yes. Describe			
27.	Licenses, franchises, and other ge <i>Examples:</i> Building permits, exclusiv	eneral intangibles e licenses, cooperative association holdings, liquor l	licenses, professional licenses	
	✓ No Yes. Describe			
Mor	ney or property owed to you?			Current value of the portion you own? Do not deduct secured claims or exemptions.
	ney or property owed to you? Tax refunds owed to you			portion you own? Do not deduct secured
				portion you own? Do not deduct secured
	Tax refunds owed to you ✓ No ✓ Yes. Give specific information	her	Federal:	portion you own? Do not deduct secured
	Tax refunds owed to you ✓ No		State:	portion you own? Do not deduct secured claims or exemptions. \$0.00
28.	Tax refunds owed to you No Yes. Give specific information about them, including where you already filed the returns and the tax years		State: Local:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to you No Yes. Give specific information about them, including where you already filed the returns and the tax years		State: Local:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to you No Yes. Give specific information about them, including where you already filed the returns and the tax years	nony, spousal support, child support, maintenance,	State: Local:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to you No Yes. Give specific information about them, including where you already filed the returns and the tax years Family support Examples: Past due or lump sum alim	nony, spousal support, child support, maintenance,	State: Local: divorce settlement, property settlemen	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to you No Yes. Give specific information about them, including where you already filed the returns and the tax years Family support Examples: Past due or lump sum alim	nony, spousal support, child support, maintenance,	State: Local: divorce settlement, property settlemen Alimony: Maintenance: Support:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00
28.	Tax refunds owed to you No Yes. Give specific information about them, including where you already filed the returns and the tax years Family support Examples: Past due or lump sum alim	nony, spousal support, child support, maintenance,	State: Local: divorce settlement, property settlemen Alimony: Maintenance: Support: Divorce settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to you ✓ No Yes. Give specific information about them, including where you already filed the returns and the tax years	nony, spousal support, child support, maintenance,	State: Local: divorce settlement, property settlemen Alimony: Maintenance: Support:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00
28.	Tax refunds owed to you No Yes. Give specific information about them, including when you already filed the returns and the tax years	nony, spousal support, child support, maintenance,	State: Local: divorce settlement, property settlemen Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to you No Yes. Give specific information about them, including when you already filed the returns and the tax years	nony, spousal support, child support, maintenance, . surance payments, disability benefits, sick pay, vaca	State: Local: divorce settlement, property settlemen Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00

Case 17-03683 Doc 1 Filed 02/08/17 Entered 02/08/17 14:26:37 Desc Main Document Page 17 of 78

Deb	tor 1 Nicole		Griffin	Case number (if known)	
	First Name	Middle Name	Last Name		
31.	Interests in insurance po Examples: Health, disability		alth savings account (HSA); credit, h	nomeowner's, or renter's insurance	
	No Yes. Name the insurar of each policy and list		Company name:	Beneficiary:	Surrender or refund value:
32.	Any interest in property If you are the beneficiary o property because someone No	f a living trust, expect		y, or are currently entitled to receive	
	Yes. Describe				
33.			you have filed a lawsuit or made urance claims, or rights to sue	a demand for payment	
	✓ No Yes. Describe				
34.	Other contingent and un to set off claims	 Iliquidated claims of	every nature, including counter	claims of the debtor and rights	
	✓ No Yes. Describe				
35.	Any financial assets you	did not already list			
	✓ No Yes. Describe				
36.		-	m Part 4, including any entries fo		\$571.00
Part	5: Describe Any Bus	iness-Related Pro	pperty You Own or Have an I	nterest In. List any real estate in Pa	art 1.
37.	_		terest in any business-related pr		
	No. Go to Part 6. Yes. Go to line 38.				Current value of the portion you own? Do not deduct secured claims or exemptions
38.	Accounts receivable or o	commissions you alr	eady earned		
	Yes. Describe				
39.	Office equipment, furnish Examples: Business-relate		e, modems, printers, copiers, fax m	achines, rugs, telephones, desks, chairs, ele	ectronic devices
	✓ No Yes. Describe				

Case 17-03683 Doc 1 Filed 02/08/17 Entered 02/08/17 14:26:37 Desc Main Document Page 18 of 78

Deb	tor 1 Nicole		Case number (if known)	
	First Name	Middle Name Last Name		
40.	Machinery, fixtures, eq	uipment, supplies you use in business, and tools of your trade		
	✓ No			
	Yes. Describe			
41.	Inventory			
	✓ No			
	Yes. Describe			
42.	Interests in partnership	os or joint ventures		
	✓ No			
	<u> </u>	Name of entity:	% of ownership:	
	Yes. Give specific information about			
	them			·
				<u> </u>
43.	Customer lists. mailing l	ists, or other compilations		
	— ·	,		
	No			
	Yes. Do your lists in	clude personally identifiable information (as defined in 11 U.S.C. § 10	1(41A))?	
	☐ No			
	Yes. Descri	he		
	163. Descri			
44.	Any business-related p	roperty you did not already list		
	—			
	No			<u> </u>
	Yes. Give specific information			
	iiiioiiiiatioii			
				<u> </u>
45. A	dd the dollar value of al	l of your entries from Part 5, including any entries for pages you	ı have attached	
		here		
<u> </u>	Danasila Assar			
Pari		rm- and Commercial Fishing-Related Property You Ow nterest in farmland, list it in Part 1.	n or Have an Interest In.	
46.	Do you own or have an	y legal or equitable interest in any farm- or commercial fishing-		
	No. Go to Part 7.			Current value of the portion you own?
	Yes. Go to line 47.			Do not deduct secured claims
				or exemptions
47.	Farm animals			
	Examples: Livestock, po	ultry, farm-raised fish		
	√ No			
	Yes. Describe			

Case 17-03683 Doc 1 Filed 02/08/17 Entered 02/08/17 14:26:37 Desc Main Document Page 19 of 78

Debt	or 1 Nicole First Name	Middle Name	Griffin Last Name	Case number (if known)	
48.	Crops-either growing				
	No Yes. Describe				
49.	- N	oment, implements, machinery, fixtu	res, and tools of trade		
	Yes. Describe				
50.	Farm and fishing suppl	ies, chemicals, and feed			
	No Yes. Describe				
51.	Any farm- and comme	cial fishing-related property you did	not already list		
	✓ No Yes. Describe				
		I of your entries from Part 6, includir	ng any entries for pages y	ou have attached	
Part 7	7. Describe All Pro	perty You Own or Have an Inter	est in That You Did No	nt List Δhove	
		perty of any kind you did not already		IL LIST ADOVE	
		s, country club membership			
	✓ No Yes. Give specific				
	information				
54. Ac	dd the dollar value of al	l of your entries from Part 7. Write th	nat number here		•
Part 8	List the Totals of	Each Part of this Form			
55. P	Part 1: Total real estate	, line 2		>	\$83378.00
56. p	oart 2 total vehicles, lin	e 5	\$19599.50		
57. P	art 3: Total personal an	d household items, line 15	\$1850.00		
58. P	art 4: Total financial as	sets, line 36	\$571.00		
59. P	Part 5: Total business-re	elated property, line 45			
60. P	Part 6: Total farm- and f	ishing-related property, line 52			
61. P	Part 7: Total other prop	erty not listed, line 54			
62. T	otal personal property.	Add lines 56 through 61	\$22020.50	Copy personal property total ▶	+ \$22020.50
63. T 6	otal of all property on S	chedule A/B. Add line 55 + line 62			\$105398.50

Case 17-03683 Doc 1 Filed 02/08/17 Entered 02/08/17 14:26:37 Desc Main Document Page 20 of 78

Debtor 1	Nicole		Griffin	Case number (if known)	
	First Names	Middle Nones	Look Marco		

Schedule A/B: Property. Additional page

Part 3: Describe	our Personal and Household Items	
Do you own or have	ve any legal or equitable interest in any of the following items?	Current value of the portion you own? Do not deduct secured claims or exemptions.
12.2. Jewelry		
No		
Yes. Describe	Wedding Set	\$750.00

Case 17-03683 Doc 1 Filed 02/08/17 Entered 02/08/17 14:26:37 Desc Main Document Page 21 of 78

Fill in this information to identify your case:					
Debtor 1	Nicole		Griffin		
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)		
Case number (If known)			(Otato)		

Official Form 106C

Check if this is an amended filing

Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Par	t 1: Identify the Property You Claim	as Exempt					
1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.							
	You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)						
	You are claiming federal exemptions	s. 11 U.S.C. § 522(b)(2	2)				
2.	For any property you list on Schedule A/	B that you claim as e	xempt, fill in the information below.				
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption			
		Copy the value from Schedule A/B					
	Brief description: 361 Westgate Drive, Park Forest, IL 60466	\$83,378.00	\$0 100% of fair market value, up to any	735 ILCS 5/12-901			
	Line from Schedule A/B: 01		applicable statutory limit				
	Brief description: Saturn Vue, 2003	\$1,387.00	\$1,387.00; \$0.00	735 ILCS 5/12-1001(c); 735 ILCS 5/12-1001(b)			
	Line from Schedule A/B: 03		applicable statutory limit				
3.	✓ No	y 3 years after that for o	375? cases filed on or after the date of adjustment.) ithin 1,215 days before you filed this case?				

Case 17-03683 Doc 1 Filed 02/08/17 Entered 02/08/17 14:26:37 Desc Main Document Page 22 of 78

 Debtor 1 First Name
 Middle Name
 Griffin
 Case number (if known)

 Last Name
 Last Name

Brief description of the property and line on Schedule A/B that lists this	Current value of the portion you	Amount of the exemption you claim	Specific laws that allow exemption
property	own	Check only one box for each exemption.	
	Copy the value from Schedule A/B		
Brief description:	\$17,400.00	▽ \$0	735 ILCS 5/12-1001(c); 735 ILCS 5/12-1001(b)
Ford Explorer, 2011 Line from Schedule A/B: 03		100% of fair market value, up to any applicable statutory limit	_
Brief description:	\$812.50	7	735 ILCS 5/12-1001(c); 735 ILCS 5/12-1001(b)
Dodge Dakota, 1999 Line from		100% of fair market value, up to any	=
Schedule A/B: 03		applicable statutory limit	
Brief description: Checking account, First	\$443.00	\$443.00	735 ILCS 5/12-1001(b)
Northern Credit Union Line from		100% of fair market value, up to any applicable statutory limit	_
Schedule A/B: 17 Brief			735 ILCS 5/12-1001(b)
description: Savings account, First	\$100.00	\$100.00	_
Northern Credit Union Line from		100% of fair market value, up to any applicable statutory limit	
Schedule A/B: 17			705 00 5 (40 4004 (4)
Brief description:	\$350.00	\$350.00	735 ILCS 5/12-1001(b)
Misc. Household Furniture & Goods		100% of fair market value, up to any applicable statutory limit	_
Line from Schedule A/B: 06		αρριισασίε στατατοί у πιτιπ	
Brief description:	\$350.00		735 ILCS 5/12-1001(a)
Used Clothing		\$350.00 100% of fair market value, up to any	_
Line from Schedule A/B: 11 11		applicable statutory limit	
Brief description:	\$250.00		735 ILCS 5/12-1001(b)
Misc. Electronics		\$250.00	_
Line from Schedule A/B: 07		100% of fair market value, up to any applicable statutory limit	
Brief description:	\$150.00		735 ILCS 5/12-1001(b)
Misc. Jewelry	- 	\$150.00	_
Line from Schedule A/B: 12		100% of fair market value, up to any applicable statutory limit	
Brief description:	\$750.00		735 ILCS 5/12-1001(b)
Wedding Set		\$750.00	_
Line from Schedule A/B: 12		100% of fair market value, up to any applicable statutory limit	
Brief description:	\$28.00		735 ILCS 5/12-1001(b)
Cash on Hand		\$28.00	_
Line from		100% of fair market value, up to any applicable statutory limit	

Case 17-03683 Doc 1 Filed 02/08/17 Entered 02/08/17 14:26:37 Desc Main Document Page 23 of 78

Debtor 1 Notice Frest Name Middle Name Lest Name Debtor 2 Frest Name Middle Name Lest Name Debtor 3 Frest Name Middle Name Lest Name Debtor 4 Glasse Glasse Glasse Glasse Debtor 5 Glasse Glasse Glasse Glasse Glasse Debtor 6 Glasse Glasse Glasse Glasse Glasse Glasse Glasse Debtor 6 Glasse	Fill in	this information to identify your cas	se:	l		
First Name Middle Name Last Name	Dalata	n.4. Nicolo	0.455			
Debtor 2 Speakes.et Hilling First Name	Debto					
Middle Name Last Name Last Name United States Barinustry Court for the: Northern District of Hiro's (State)	Debto		Middle Name Last Name			
Case number interest Check if this is a amended first			Middle Name Last Name			
Official Form 106D Schedule D: Creditors Who Have Claims Secured by Property 12/11 Be as complete and accurate as possible. If two married people are filling together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill tout, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known). 1. Do any creditors have claims secured by your property? No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form. Part 11 Let All Secured Claims Part 12 Let All Secured Claims a costlior has more than one secured claim, list the coding sequence of the control o	United	d States Bankruptcy Court for the:				
Common Secured by Property Schedule D: Creditors Who Have Claims Secured by Property 12/1 Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Pages, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known). Do any creditors have claims secured by your property? No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form. Yes. Fill in all of the information below. Part 11 List All Secured Claims List all secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one eraditor has a particular claim, list the other creditors name. Described the read of the debut the claims in adjustabled order according to the creditors. Described the read of the debut the claims in adjustabled order according to the creditors. Described the read of the debut the claim is an adjustable to the claim is check all that apply. Described the read of the debut claim. Sol Westgate Drive Number Po Box 24738 Number Po Box 24738 Number Po Box 24738 Number Described the property that secures the claim: Sol I westgate Drive A an agreement you made (such as mortgage or secured car load). Sol Nw 2nd St. Number Sol Nw 2nd St. Number Sol Nw 2nd St. Susted Pools only Statutory line (such as tax len, mechanic's len) Described the year of the debute and another in the debute and another in the debut of line. Check all that apply. Contingent Who owes the debt? Check on the debut on the			(State)			
Schedule D: Creditors Who Have Claims Secured by Property Be a complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known). 1. Do any creditors have claims secured by your property? No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form. Yes. Fill in all of the information below.		<u>, </u>		J		Check if this is a
Be as complete and accurate as possible. If two married people are filling together, both are equally responsible for supplying correct information. If more space in eneeded, copy the Additional Page, fill if out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known). 1. Do any creditors have claims secured by your property? No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form. Yes. Fill in all of the information below. Part 1: List All secured Claims. If a creditor has more than one secured claim, list the creditor's apparately for each claim. If none than one excertion a particular claim, list the other creditor's in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name. 21 Oction Name Describe the property that secures the claim: \$84,692.00 \$83,378.00 \$1,314.00 \$17.000						
more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number of Known). 1. Do any creditors have claims secured by your property? No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form. Yes Fill in all of the information below. Part 1: List All Secured Claims 2. List all secured claims. If a creditor has now than one secured claim, list the order oreditors in part 2. As much as possible, list the claims in alphabetical order according to the creditors in part 2. As much as possible, list the claims in alphabetical order according to the creditors in part 2. As much as possible, list the claims in alphabetical order according to the creditors in part 2. As much as possible, list the claims in alphabetical order according to the creditors in part 2. As much as possible, list the claims in alphabetical order according to the creditors in part 2. As much as possible, list the claims in alphabetical order according to the creditors in part 2. As much as possible, list the claims in alphabetical order according to the creditors will be considered to the creditors and according to the creditors and according to the creditors and according to the property that secures the claim: State 2. Property 1. As a part 2. As much as possible, list the claim is: Check all that apply. Debtor 1 and Debtor 2 only As a greenery you made (such as mortgage or secured cardinal). Statutory lien (such as tax lien, mechanic's lien). All least one of the debtors and according a right to offseot). Debtor 1 and Debtor 2 only As a greenery you made (such as mortgage or secured cardinal). Statutory lien (such as tax lien, mechanic's lien). All least one of the debtors and according to the creditors. Statutory lien (such as tax lien, mechanic's lien). Debtor 1 and Debtor 2 only As a green and a morter and according any lit to offseoto and according	Sch	nedule D: Credito	ors Who Have Claims Secure	ed by Prop	erty	12/1
Do any creditors have claims secured by your property? No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form. Yes. Fill in all of the information below.		•				
No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form. Yes. Fill in all of the information below.			nar ago, iii it out, nambor the entries, and attach it to t		or any additional pas	joo, milio joui
Ves. Fill in all of the information below.	1. [Oo any creditors have claims se	cured by your property?			
List All Secured Claims fa creditor has more than one secured claim, list the creditor separately for each claim. If more than one oreditor has a particular claim, list the other creditor's esparately for each claim. If more than one oreditor has a particular claim, list the other creditor's name. If more than one oreditor has a particular claim, list the other creditor's name and the creditor's particular claim, list the other creditor's name and the creditor's name. If more than one oreditor has a particular claim, list the other creditor's name and the creditor's name and the creditor's name. If more than one oreditor has a particular claim, list the other creditor's name and the creditor's name and the creditor's name. If more than one oreditor has a particular claim, list the other creditor's name and another oreditor's name. If more than one oreditor has a particular claim, list the other creditor's name and another oreditor's name. If more than one oreditor has a particular claim, list the other creditor's name and another oreditor's name and another oreditor has a particular claim, list the other creditor's name and another oreditor has a particular claim, list the other creditor's name and another oreditor has a particular claim, list the other creditor's name and another oreditor has a particular claim, list the other creditor's name and another oreditor and another oreditor has a particular claim, list the other creditor's name and another oreditor and another oreditor and name and another oreditor and another oreditor and name		No. Check this box and subm	it this form to the court with your other schedules. You have	e nothing else to rep	ort on this form.	
2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2, As much as possible, list the claims in alphabetical order according to the creditor's name. 2.1 OCWIN_LOAN Creditor's Name PO Box 24738 Street Multiple of the date you file, the claim is: Check all that apply.		Yes. Fill in all of the information	below.			
separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name. Cover Corditor's Name Po Box 24738 Street Size 2 Cost Size 2 Co	Part '	1: List All Secured Claims				
in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name. Do not deduct the value of collateral. Proceditor's Name PO Box 24738 Number Streat West Palm Beach FL 33416 City Siter ZP Code Who owes the debt? Check one. Debtor 1 and Debtor 2 only An agreement you made (such as tax lien, mechanic's lien) Judgment lien from a lawsuit No NEMAIN Creditor's Name Soft Mw 2nd St Number Streat As of the date you file, the claim is: Check all that apply. Judgment lien from a lawsuit Creditor's Name Soft Mw 2nd St Number Streat Number Streat Debtor 1 and Debtor 2 only An agreement you made (such as mortgage or secured car loan) Statutory lien (such as tax lien, mechanic's lien) Judgment lien from a lawsuit Last 4 digits of account number 4472 Last 4 digits of account number 4472 Last 4 digits of account number 501 New 2nd St Number Street Who owes the debt? Check one. Debtor 1 only Debtor 1 only Debtor 1 only Status ZIP Code Who owes the debt? Check one. Debtor 1 only Street Number Street	2.	List all secured claims. If a credit	or has more than one secured claim, list the creditor	Column A	Column B	Column C
Cower Contingent Continge		•	· · · · · · · · · · · · · · · · · · ·			
Describe the property that secures the claim: S84.692.00 S83,378.00 S1,314.00		•	the claims in alphabetical order according to the creditor's			•
Creditor's Name PO Box 24738 Sit Westgate Drive As of the date you file, the claim is: Check all that apply. West Palm Debtor 1 only Debtor 1 and Debtor 2 only Debtor 1 and Debtor 2 only Status 11/1/2009 Last 4 digits of account number Last 4 digits of account number Street As of the date you file, the claim is: Check all that apply. Who was the debt? Check one. Who owes the debt? Check one. Disputed Disputed Disputed Disputed Debtor 1 and Debtor 2 only Statutory lien (such as tax lien, mechanic's lien) Judgment lien from a lawsuit Other (including a right to offset) Last 4 digits of account number 4472 Last 4 digits of account number Street As of the date you file, the claim is: Check all that apply. Status 2iP Code Who owes the debt? Check one. Windows the debt		marro.		value of Collateral.		II ally
PO Box 24738 Number Street West Palm Beach FL 33416 City State ZiPCode Who owes the debt? Check one. Debtor 1 only At least one of the debtors and another 101/10200 incurred 2.2 ONEMAIN Number Street Number S	2.1	OCWEN LOAN	Describe the property that secures the claim:	\$84,692.00	\$83,378.00	\$1,314.00
Number Street						<u> </u>
West Palm Beach FL 33416 Disputed Disputed Disputed Debtor 1 only Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only Debtor 1 and Debtors and another Debtor 4 debtors and souther Debtor 4 debtors and another Debtor 5 debt was 11/1/2009 Debtor 1 and Debtor 2 only Debtor 1 and Debtors Debtor 1 and Debtors Debtor 2 only Debtor 1 and Debtor 2 only Debtor 1 and Debtor 2 only Debtor 1 and Debtor 2 only Debtor 1 only Debtor 1 only Debtor 1 only Debtor 2 only Debtor 1 only Debtor 2 only Debtor 2 only Debtor 1 only Debtor 2 only Debtor 2 only Debtor 2 only Debtor 1 only Debtor 1 only Debtor 2 only Debtor 1 only Debtor 2 only Debtor 1 only Debtor 2 only Debtor 2 only Debtor 1 only Debtor 2 only Debtor 2 only Debtor 2 only Debtor 2 only Debtor 1 only Debtor 2 only Debtor 2 only Debtor 2 only Debtor 3 only Debtor 4 only Debtor 2 only Debtor 4 only Debtor 5 only Debtor 6 one Debtor 6 one Debtor 6 one Debtor 6 one Debtor 7 only Debtor 8 one Debtor 8 one Debtor 9 only Debtor 9 only Debtor 9 only Debtor 9 only Debtor 1 only Debtor 9 only Debtor 1						
Beach FL 33416 City State ZIP Code Who owes the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Date debt was 11/1/2009 Incurred 2.2 ONEMAIN City State ZIP Code Who owes the debt? Check one. Evansville IN 47708 City State ZIP Code Who owes the debt? Check one. Describe the property that secures the claim is: Check all that apply. Debtor 1 and Debtor 2 only Debtor 2 only Debtor 2 only Debtor 2 only Debtor 3 only Teve 1 and 1 and 2 and 3			Contingent			
Disputed		West Palm	Unliquidated			
Who owes the debt? Check one. ☐ Debtor 1 only ☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another ☐ Check if this claim relates to a community debt number ☐ Check if this claim relates			Disputed			
Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Who owes the debt? Check one. Vinceditor's Name City Statut 72 Debtor 1 only Debtor 1 and Debtor 2 only Debtor 2 only Debtor 1 and Debtor 2 only Describe the property that secures the claim: Evansville Who owes the debt? Check one. Describe the property that secures the claim is: Check all that apply. Debtor 1 only Debtor 1 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt bate debt was all 1/1/2015 incurred Add the dollar value of your entries in Column A on this page. Write that number \$\frac{\text{Vince Name 601 Nv 2nd St}}{\text{Avansville in N 4708}} \text{Arone of the debtors and another} \text{Vince State 2P Code only and another} \text{Vince State 3P Code only and another} \text{Vince State 3P Code only and another} \text{Vince State 2P Code only and another} \text{Vince State of the debtors and another}		,	Nature of lien. Check all that apply			
Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt number Street Number Contingent Unliquidated U		✓ Debtor 1 only				
At least one of the debtors and another Check if this claim relates to a community debt Date debt was 11/1/2009 incurred Other (including a right to offset)		=	car loan)			
Check if this claim relates to a community debt Date debt was 11/1/2009 incurred Last 4 digits of account number 4472		= '				
Check if this claim relates to a community debt Date debt was incurred Last 4 digits of account number 4472 Describe the property that secures the claim: \$21,216.00 \$17,400.00 \$3,816.00 Creditor's Name 601 Nw 2nd St 2011 Ford Explorer As of the date you file, the claim is: Check all that apply. Contingent Louingent Louingent Debtor 1 only Debtor 1 only Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Date debt was 11/1/2009 Add the dollar value of your entries in Column A on this page. Write that number \$105,908.00			≝ *			
Date debt was incurred 11/1/2009			<u> </u>			
ONEMAIN Creditor's Name 601 Nw 2nd St Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Date debt was 8/1/2015 incurred Add the dollar value of your entries in Column A on this page. Write that number \$21,216.00 \$17,400.00 \$3,816.00 \$17,400.00 \$3,816.00 \$17,400.00 \$3,816.00 \$17,400.00 \$3,816.00 \$17,400.00 \$3,816.00 \$17,400.00 \$3,816.00 \$17,400.00 \$3,816.00 \$17,400.00 \$3,816.00 \$17,400.00 \$3,816.00 \$17,400.00 \$3,816.00 \$17,400.00 \$3,816.00 \$17,400.00 \$1,7,400.00 \$17,400.00 \$1,7,400.00 \$17,400.00 \$1,7,400.00 \$17,400.00 \$1,7,400.00 \$17,400.00 \$1,7,400.00 \$17,400.00 \$1,7,400.00 \$17,400.00 \$1,7,400.00 \$17,400.00 \$1,7,400.00 \$17,400.00 \$1,7,400.00 \$17,400.00 \$1,7,400.00 \$17,400.00 \$1,7,400.00 \$17,400.00 \$1,7,400.00 \$17,400.00 \$1,7,400.00 \$17,400.00 \$1,7,400.00 \$17,400.00 \$1,7,400.00 \$17,400.00 \$1,7,4		Date debt was 11/1/2009	Last 4 digits of account number 4472			
Creditor's Name 601 Nw 2nd St Number	2 2			\$21 216 00	\$17.400.00	\$3.816.00
As of the date you file, the claim is: Check all that apply. Contingent	EE-1	Creditor's Name		ΨΕ 1,Ε 10.00	Ψ17,100.00	φο,ο ι ο.οο
Evansville IN 47708 City State ZIP Code Who owes the debt? Check one. ☑ Debtor 1 only ☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another ☐ Check if this claim relates to a community debt Date debt was incurred Add the dollar value of your entries in Column A on this page. Write that number ☐ Contingent ☐ Unliquidated ☐ Disputed Nature of lien. Check all that apply. ☐ An agreement you made (such as mortgage or secured car loan) ☐ Statutory lien (such as tax lien, mechanic's lien) ☐ Judgment lien from a lawsuit ☐ Other (including a right to offset) ☐ Last 4 digits of account number						
Evansville IN 47708 City State ZIP Code Who owes the debt? Check one. Debtor 1 only Nature of lien. Check all that apply. Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Date debt was incurred Add the dollar value of your entries in Column A on this page. Write that number \$105,908.00						
City State ZIP Code Who owes the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Date debt was incurred Add the dollar value of your entries in Column A on this page. Write that number Disputed		Evansville IN 47708	= *			
Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Date debt was incurred Add the dollar value of your entries in Column A on this page. Write that number Nature of lien. Check all that apply.		City State ZIP Code				
Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Debtor 3 and another Check if this claim relates to a community debt Date debt was 8/1/2015 incurred Add the dollar value of your entries in Column A on this page. Write that number An agreement you made (such as mortgage or secured car loan) Statutory lien (such as tax lien, mechanic's lien) Uher (including a right to offset) Last 4 digits of account number 7672 \$\frac{7672}{105,908.00}\$						
Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Date debt was 8/1/2015 incurred Add the dollar value of your entries in Column A on this page. Write that number \$105,908.00						
At least one of the debtors and another Check if this claim relates to a community debt Date debt was incurred Add the dollar value of your entries in Column A on this page. Write that number \$105,908.00		=				
and another Check if this claim relates to a community debt Date debt was 8/1/2015 incurred Add the dollar value of your entries in Column A on this page. Write that number \$105,908.00		= '				
to a community debt Date debt was 8/1/2015 Last 4 digits of account number			Judgment lien from a lawsuit			
Date debt was incurred Last 4 digits of account number			Other (including a right to offset)			
Add the dollar value of your entries in Column A on this page. Write that number \$105,908.00		Date debt was 8/1/2015	Last 4 digits of account number7672			
		Add the dollar value of y	our entries in Column A on this page. Write that number	\$105,908.00		

Case 17-03683 Doc 1 Filed 02/08/17 Entered 02/08/17 14:26:37 Desc Main Document Page 24 of 78

Debto	r 1 Nicole First Name M	Griffin fiddle Name Last Name	Case n	umber (if known)		
Pai	Additional Page	this page, number them beginning with 2.3,	followed by	Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any
2.3	FIRST NORTHERN CU Creditor's Name 300 W ADAMS ST Number Street CHICAGO IL 60606 City State ZIP Code Who owes the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Date debt was 10/1/2015 incurred	· · · · · · · · · · · · · · · · · · ·	all that apply.	\$1,876.00	\$1,625.00	\$251.00
2.4	Village of Park Forest Creditor's Name 350 Victory Dr, Park Forest Number Street Park Forest IL 60466 City State ZIP Code Who owes the debt? Check one. Debtor 1 only Debtor 2 only Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Date debt was incurred	Describe the property that secures the cl 361 Westgate Dr , Park Forest, IL 60466 Va \$83,378.00 As of the date you file, the claim is: Check Contingent Unliquidated Disputed Nature of lien. Check all that apply. An agreement you made (such as mortg car loan) Statutory lien (such as tax lien, mechanic Judgment lien from a lawsuit Other (including a right to offset) Wa Last 4 digits of account number	lue: all that apply.	\$653.00	\$83,378.00	\$0.00
	here:	ur entries in Column A on this page. Write the		\$2,529.00	-	

Case 17-03683 Doc 1 Filed 02/08/17 Entered 02/08/17 14:26:37 Desc Main Document Page 25 of 78

		Document Page 25 of 78			
Fill in this in	formation to identify your case:				
Debtor 1	Nicole	Griffin			
	First Name Middle Name	Last Name			
Debtor 2 (Spouse, if filing	g) First Name Middle Name	Last Name			
United State	es Bankruptcy Court for the: Northern	District of Illinois			
	· ·	(State)			
Case numb (If known)	er				
Official	Form 106E/F		Chec	ck if this is an	amended filing
		o Have Unsecured Claims	•		
		editors with PRIORITY claims and Part 2 for creditors v			12/15
Form 106A/ claims that the entries known).	B) and on Schedule G: Executory Contracts and are listed in Schedule D: Creditors Who Hold Cla	that could result in a claim. Also list executory contract Unexpired Leases (Official Form 106G). Do not include aims Secured by Property. If more space is needed, cop n Page to this page. On the top of any additional pages	any creditors by the Part you	s with partial u need, fill it	lly secured out, number
	y creditors have priority unsecured claims agair o. Go to Part 2.	ist you?			
	es.				
listed, As mu Contin	identify what type of claim it is. If a claim has both p		w both priority	and nonprior	ity amounts.
			Total claim	Priority amount	Nonpriority amount
2.1 IRS 1		Last 4 digits of account number	\$1,175.00	\$1,175.00	\$0.00
	ty Creditor's Name 3ox 7346	When was the debt incurred? n/a			
Num	ber Street	As of the date you file, the claim is: Check all that			
		apply.			
Phila	delphia Pennsylvania 19101	Contingent			
City	State Zip Code	Unliquidated			
	incurred the debt? Check one. Debtor 1 only	Disputed			
	Debtor 2 only	Type of PRIORITY unsecured claim:			
	Debtor 1 and Debtor 2 only	Domestic support obligations			
	At least one of the debtors and another	Taxes and certain other debts you owe the government			
	Check if this claim relates to a community debt	Claims for death or personal injury while you were intoxicated			
Is the	e claim subject to offset?	Other. Specify			

Yes

Case 17-03683 Doc 1 Filed 02/08/17 Entered 02/08/17 14:26:37 Desc Main Document Page 26 of 78

Debte	or 1 Nicole First Name Middle Name	Griffin Last Name	Case number (if known)	
Part				
3. [[4. [No. You have nothing to report in this part. So Yes. List all of your nonpriority unsecured claims in tunsecured claim, list the creditor separately for each	aims against you? Submit this form to the the alphabetical orde claim. For each claim li	e court with your other schedules. r of the creditor who holds each claim. If a creditor has more isted, identify what type of claim it is. Do not list claims already in Part 3.If you have more than four priority unsecured claims fill ou	cluded in Part 1.
				Total claim
4.1	1ST NORTHERN Nonpriority Creditor's Name 230 W MONROE STE 2850 Number Street		When was the debt incurred? 6/1/2007 As of the date you file, the claim is: Check all that apply.	\$992.00
		60606 Zip Code	Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify CreditCard	
4.2	Adventist Health Partners, Inc. Nonpriority Creditor's Name PO Box 14000 Number Street		When was the debt incurred? As of the date you file, the claim is: Check all that apply. Contingent	\$46.76
		04915 Zip Code y debt	Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Medical Bill	
4.3	AES/ESA Nonpriority Creditor's Name PO BOX 61047 Number Street		Last 4 digits of account number 0001 When was the debt incurred? 10/1/2006 As of the date you file, the claim is: Check all that apply. Contingent	\$42,955.00
	,	17106 Zip Code y debt	Unliquidated Disputed Type of NONPRIORITY unsecured claim: ✓ Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify	

Case 17-03683 Doc 1 Filed 02/08/17 Entered 02/08/17 14:26:37 Desc Main Document Page 27 of 78

Debtor 1 Nicole Griffin Case number (if known)

First Name Middle Name Last Name

Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth.

Total claim

	After listing any entries on this page, number them beginning w	ith 4.5, followed by 4.6, and so forth.	Total claim	
4.4	AFNI, INC.	- Last 4 digits of account number 4895	\$551.00	
	Nonpriority Creditor's Name PO BOX 3427	When was the debt incurred? 8/1/2014		
	Number Street	As of the date you file, the claim is: Check all that apply.		
		Contingent		
		Unliquidated		
	BLOOMINGTON Illinois 61702 City State Zip Code	Disputed		
	Who incurred the debt? Check one.	Type of NONPRIORITY unsecured claim:		
	Debtor 1 only	<u>···</u>		
	Debtor 2 only	Student loans		
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that you did not report as priority claims		
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar debts		
	Check if this claim relates to a community debt	Other. Specify AT&T Uverse Bill		
	Is the claim subject to offset?	_		
	<u>✓</u> No			
	Yes			
4.5	AMITA Health Adventist	- Last 4 digits of account number 1792	\$99.33	
	Nonpriority Creditor's Name PO Box 24013	When was the debt incurred?		
	Number Street	As of the date you file, the claim is: Check all that apply.		
		- Contingent		
		Unliquidated		
	ChattanoogaTennessee37422CityStateZip Code	Disputed		
	Who incurred the debt? Check one.	Type of NONPRIORITY unsecured claim:		
	Debtor 1 only	<u></u>		
	Debtor 2 only	Student loans		
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that you did not report as priority claims		
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar debts		
	Check if this claim relates to a community debt	Other. Specify Medical Bill		
	Is the claim subject to offset?			
	✓ No			
	Yes			
4.6	CB/ASTEWRT	- Last 4 digits of account number 0631	\$139.00	
	Nonpriority Creditor's Name 220 W SCHROCK RD	When was the debt incurred? 10/1/2015		
	Number Street	when was the debt incurred:		
		As of the date you file, the claim is: Check all that apply.		
	COLUMBUS Ohio 43081	Contingent		
	City State Zip Code	- Unliquidated		
	Who incurred the debt? Check one. Debtor 1 only	Disputed		
		Type of NONPRIORITY unsecured claim:		
	Debtor 2 only	Student loans		
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or		
	At least one of the debtors and another	divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar		
	Check if this claim relates to a community debt	debts		
	Is the claim subject to offset?	Other. Specify CreditCard		
	✓ No			
	Yes			

Case 17-03683 Doc 1 Filed 02/08/17 Entered 02/08/17 14:26:37 Desc Main Document Page 28 of 78

Debtor 1 Nicole Griffin Case number (if known)

First Name Middle Name Last Name

Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth.

Total claim

Part 2	Your NONPRIORITY Unsecured Claims - Co	ntinuation Page	
	After listing any entries on this page, number them be	eginning with 4.5, followed by 4.6, and so forth.	Total claim
4.7	City of Chicago Parking Nonpriority Creditor's Name	Last 4 digits of account number	\$2,700.00
	121 N. LaSalle St # 107A	When was the debt incurred?n/a	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Chicago Illinois 60602	Unliquidated	
	ChicagoIllinois60602CityStateZip Code	e Disputed	
	Who incurred the debt? Check one. Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	<u> </u>	Obligations arising out of a separation agreement or	
	Debtor 1 and Debtor 2 only	divorce that you did not report as priority claims	
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar debts	
	Check if this claim relates to a community debt	Parking Tickets & Red Light Other. Specify Violations	
	Is the claim subject to offset? No	The date of the second	
	Yes		
4.8	CMRE FINANCIAL SVCS IN		\$18.63
4.0	Nonpriority Creditor's Name	Last 4 digits of account number 0304	Ψ10.03
	3075 E IMPERIAL HWY STE Number Street	When was the debt incurred?n/a	
	Trumbs.	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	BREA California 92821	Unliquidated	
	City State Zip Code	e Disputed	
	Who incurred the debt? Check one. Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or	
	At least one of the debtors and another	divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar	
	블	debts	
	Check if this claim relates to a community debt ls the claim subject to offset?	Radiology Imaging Consultants Other. Specify Bill	
	No		
	Yes		
40	CMRE FINANCIAL SVCS IN		¢04.10
4.9	Nonpriority Creditor's Name	Last 4 digits of account number 9647	\$24.10
	3075 E IMPERIAL HWY STE Number Street	When was the debt incurred?n/a	
	Number Sueet	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	BREA California 92821	Unliquidated	
	City State Zip Code	e Disputed	
	Who incurred the debt? Check one. Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar	
	Check if this claim relates to a community debt	debts	
	Is the claim subject to offset?	Radiology Imaging Consultants Other. Specify Bill	
	No		
	Yes		

Case 17-03683 Doc 1 Filed 02/08/17 Entered 02/08/17 14:26:37 Desc Main Document Page 29 of 78

Griffin Debtor 1 Nicole Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.10 **ESCALLATE LLC** \$113.00 Last 4 digits of account number Nonpriority Creditor's Name 1606 E TURKEYFOOT LAKE R When was the debt incurred? 6/1/2016 Number As of the date you file, the claim is: Check all that apply. Contingent **AKRON** Ohio 44312 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection; Collecting for Is the claim subject to offset? **|** ORIGINAL CREDITOR: MEDICAL **✓** No Other. Specify PAYMENT DATA Yes 4.11 FED LOAN SERVICE \$17,182.00 Last 4 digits of account number 0001 Nonpriority Creditor's Name PO BOX 60610 When was the debt incurred? 9/1/2013 Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated HARRISBURG 17106 Pennsylvania City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only ✓ Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify _ Is the claim subject to offset? **✓** No Yes FED LOAN SERVICE 4.12 \$10,236.00 0003 Last 4 digits of account number Nonpriority Creditor's Name PO BOX 60610 When was the debt incurred? 9/1/2014 Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated HARRISBURG 17106 Pennsylvania Zip Code Disputed City State Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only ✓ Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify Is the claim subject to offset?

✓ No Yes

Case 17-03683 Doc 1 Filed 02/08/17 Entered 02/08/17 14:26:37 Desc Main Document Page 30 of 78

Griffin Debtor 1 Nicole Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.13 FED LOAN SERVICE \$1,243.00 Last 4 digits of account number Nonpriority Creditor's Name PO BOX 60610 When was the debt incurred? 10/1/2013 Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated **HARRISBURG** 17106 Pennsylvania City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only ✓ Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another Check if this claim relates to a community debt Other. Specify _ Is the claim subject to offset? **✓** No Yes FED LOAN SERVICE \$1,197.00 4.14 0004 Last 4 digits of account number ___ Nonpriority Creditor's Name 10/1/2014 PO BOX 60610 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated HARRISBURG Pennsylvania 17106 State Zip Code Disputed City Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only ✓ Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify Is the claim subject to offset? **✓** No Yes 4.15 Franciscan Alliance, Inc. \$17.09 Last 4 digits of account number 8795 Nonpriority Creditor's Name When was the debt incurred? 28044 Network Place n/a Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60673 Chicago Illinois City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify __ Medical Bill Is the claim subject to offset?

✓ No Yes

Case 17-03683 Doc 1 Filed 02/08/17 Entered 02/08/17 14:26:37 Desc Main Document Page 31 of 78

Griffin Debtor 1 Nicole Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.16 Health Care Service Corporation \$11.74 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? PO Box 3288 Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 37024 **Brentwood** Tennessee City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ___ Medical Bill Is the claim subject to offset? **✓** No Yes 4.17 MIRAMEDRG \$508.00 Last 4 digits of account number __ 5957 Nonpriority Creditor's Name When was the debt incurred? 6/1/2016 111 WEST JACKSON Number As of the date you file, the claim is: Check all that apply. Contingent CHICAGO 60604 Illinois Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Collection; Collecting for Is the claim subject to offset? Other. Specify ORIGINAL CREDITOR: MEDICAL **✓** No Yes MIRAMEDRG 4.18 \$79.00 Last 4 digits of account number 3736 Nonpriority Creditor's Name 111 WEST JACKSON When was the debt incurred? 12/1/2015 Number As of the date you file, the claim is: Check all that apply. Contingent 60604 CHICAGO Illinois Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Collection; Collecting for Is the claim subject to offset? Other. Specify ORIGINAL CREDITOR: MEDICAL **✓** No

Yes

Case 17-03683 Doc 1 Filed 02/08/17 Entered 02/08/17 14:26:37 Desc Main Document Page 32 of 78

Griffin Debtor 1 Nicole Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.19 Navient \$3,669.00 Last 4 digits of account number Nonpriority Creditor's Name 1002 ARTHUR DR When was the debt incurred? 6/1/2004 Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated LYNN HAVEN Florida 32444 City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only ✓ Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another Check if this claim relates to a community debt Other. Specify _ Is the claim subject to offset? **✓** No Yes 4.20 NORTHWEST COLLECTORS \$144.00 5706 Last 4 digits of account number ___ Nonpriority Creditor's Name 10/1/2016 3601 ALGONQUIN RD STE 23 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent **ROLLING** 60008 Illinois Unliquidated **MEADOWS** State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt 001 Collection; Collecting for **✓** ORIGINAL CREDITOR: MEDICAL Is the claim subject to offset? Other. Specify PAYMENT DATA **✓** No Yes 4.21 Partners In Obstetrics And Women's Health \$80.51 Last 4 digits of account number _ 3940 Nonpriority Creditor's Name When was the debt incurred? 1870 Silvercross Blvd n/a Number As of the date you file, the claim is: Check all that apply. Suit 210 Contingent Unliquidated 60451 New Lenox Illinois City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ___ Medical Bill Is the claim subject to offset?

✓ No Yes

Case 17-03683 Doc 1 Filed 02/08/17 Entered 02/08/17 14:26:37 Desc Main Document Page 33 of 78

Griffin Debtor 1 Nicole Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.22 Patient First \$25.90 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? PO Box 758941 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 21275 **Baltimore** Maryland City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another Check if this claim relates to a community debt Other. Specify ___ Medical Bill Is the claim subject to offset? **✓** No Yes 4.23 SYNCB/JCP \$174.00 9813 Last 4 digits of account number ___ Nonpriority Creditor's Name 9/1/2015 PO BOX 965007 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Orlando Florida 32896 State Zip Code Disputed City Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify _ CreditCard Is the claim subject to offset? **✓** No Yes 4.24 Village of Matteson \$200.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 4900 Village Commons n/a Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60443 Matteson Illinois City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Parking Tickets & Red Light Other. Specify Violations Is the claim subject to offset?

✓ No Yes

Case 17-03683 Doc 1 Filed 02/08/17 Entered 02/08/17 14:26:37 Desc Main Document Page 34 of 78

Debtor	1 Nicole			Griffin	Case number (if known)				
	First Name	Middle Name		Last Name	<u> </u>				
Part 2:	Your NONPRIORITY	/ Unsecured Cla	ims - Contin	uation Page					
	After listing any entries	on this page, numb	er them begin	ning with 4.5,	followed by 4.6, and so forth.	Total claim			
4.25	Village of Park Forest Nonpriority Creditor's Nam 350 Victory Drive	е			4 digits of account numbern/a	\$200.00			
	Number Street			_	the date you file, the claim is: Check all that apply. Contingent				
	Park Forest	Illinois	60466		Inliquidated				
	City	State	Zip Code		Disputed				
	Who incurred the debt? Check one. Debtor 1 only			Туре	Type of NONPRIORITY unsecured claim:				
	<u> </u>			Пя	Student loans				
	Debtor 2 only				Obligations arising out of a separation agreement or				
	Debtor 1 and Debtor 2	2 only			livorce that you did not report as priority claims				
	At least one of the deb	otors and another			bebts to pension or profit-sharing plans, and other similar lebts				
	Check if this claim relates to a community debt Is the claim subject to offset?		nity debt	✓ 2	Parking Tickets & Red Light				
					Other. Specify Violations				
	✓ No								
	Yes								

Case 17-03683 Doc 1 Filed 02/08/17 Entered 02/08/17 14:26:37 Desc Main Document Page 35 of 78

Griffin Debtor 1 Nicole Case number (if known) Middle Name First Name Last Name Part 3: List Others to Be Notified About a Debt That You Already Listed Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page. Harris & Harris LTD On which entry in Part 1 or Part 2 did you list the original creditor? Name of (Check 111 West Jackson Boulevard Suite 400 Line 4.7 Part 1: Creditors with Priority Unsecured Claims one): Number Street Part 2: Creditors with Nonpriority Unsecured Chicago Illinois 60604 Last 4 digits of account number City State Zip Code Radiology Imaging Consultants, SC On which entry in Part 1 or Part 2 did you list the original creditor? 3075 E. Imperial HWY Suite 200 of (Check Part 1: Creditors with Priority Unsecured Claims one): Number Street Part 2: Creditors with Nonpriority Unsecured Claims California 92821 Brea 0304 Last 4 digits of account number City State Zip Code Radiology Imaging Consultants, SC On which entry in Part 1 or Part 2 did you list the original creditor? of (Check 3075 E. Imperial HWY Suite 200 Line 4.9 Part 1: Creditors with Priority Unsecured Claims one): Number Street Part 2: Creditors with Nonpriority Unsecured

Last 4 digits of account number

Claims

9647

Brea

City

California

State

92821

Zip Code

Case 17-03683 Doc 1 Filed 02/08/17 Entered 02/08/17 14:26:37 Desc Main Document Page 36 of 78

Debtor 1 Nicole Griffin Case number (if known)

First Nai	ne Middle Name Last Name			
Part 4: Add th	ne Amounts for Each Type of Unsecured Claim			
	mounts of certain types of unsecured claims. This information is nounts for each type of unsecured claim.	s for s	tatistical reporting purpos	es only
			Total claims	
Total claims from Part 1	6a. Domestic support obligations.	6a.	\$0.00	
	6b. Taxes and certain other debts you owe the government	6b.	\$1,175.00	
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00	
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$0.00	
	6e. Total. Add lines 6a through 6d.	6e.	\$1,175.00	
			Total claims	
Total claims from Part 2	6f. Student loans	6f.	\$76,482.00	
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00	
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00	
	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$6,124.06	
	6j. Total. Add lines 6f through 6i.	6j.	\$82,606.06	

Case 17-03683 Doc 1 Filed 02/08/17 Entered 02/08/17 14:26:37 Desc Main Document Page 37 of 78

Fill in this infor	mation to identify your c	ase:			
Debtor 1	Nicole		Griffin		
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States E	Sankruptcy Court for the:	Northern	District of Illinois (State)		
Case number (If known)			(Otato)		

Official Form 106G

Check if this is an amended filing

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
- Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease

State what the contract or lease is for

Case 17-03683 Doc 1 Filed 02/08/17 Entered 02/08/17 14:26:37 Desc Main

		0430 17 0000	Do	ocument Page	e 38 of 78	
Fill in t	his infor	mation to identify your c	ase:			
Debtor	· 1	Nicole		Griffin		
		First Name	Middle Name	Last Name		
Debtor (Spouse		First Name	Middle Name	Last Name		
United	States E	Sankruptcy Court for the:	Northern	District of Illinois	<u></u>	
Case n	umber			(State)		
Offic		Form 106H				Check if this is an amended filing
Sch	edul	e H: Your Coc	lebtors			12/15
1. 2.	Do you Do you Do you Power Notes The Year Within to California	r every question. have any codebtors? (If) is the last 8 years, have you a, Idaho, Louisiana, Neva b. Go to line 3. is. Did your spouse, form No	you are filing a joint case, u lived in a community p da, New Mexico, Puerto Ri ner spouse, or legal equi	do not list either spouse as property state or territor co, Texas, Washington, and valent live with you at the	ry? (Community property states and territories include A and Wisconsin.) the time?	Arizona,
			or territory did y		Fill in the name and current address of that pers	on.
		Number Street				
		City	State	Zip Coo	de	
	again a	s a codebtor only if that	person is a guarantor o	r cosigner. Make sure yo	or if your spouse is filing with you. List the person so have listed the creditor on Schedule D (Official schedule D, Schedule E/F, or Schedule G to fill out	Form 106D),
	Column	1: Your codebtor			Column 2: The creditor to whom you owe	the debt
					Check all schedules that apply:	

Wilson, Little Stevie **✓** Schedule D, line 2.3 Name Schedule E/F, line_____ 361 Westgate Drive Number Street Schedule G, line 60466 Park Forest Illinois City State Zip Code

Case 17-03683 Doc 1 Filed 02/08/17 Entered 02/08/17 14:26:37 Desc Main Document Page 39 of 78

			current i	age 55	01 70		
Fill in this in	nformation to identify	your case:					
Debtor 1	Nicole	AC-L-II- AL	Griffin	-	_		
Debtor 2	First Name	Middle Name	Last Name	€	Ch	eck if this is:	
	g) First Name	Middle Name	Last Name		- 🗆	An amended filing	
United State the:	s Bankruptcy Court for	Northern	_ District of Illinois (State		_	A supplement showing pexpenses as of the follow	
Case number	er		(State	;)	_		
(If known)						MM / DD / YYYY	
Official	Form 106I						
Schedu	ıle I: Your İn	come					12/1
information spouse. If m number (if k	about your spouse.		d your spouse i	s not filing	with you, do	not include informati	on about your
1 Fill in vo	our employment		Debtor 1			Debtor 2	
informat							
attach a	ve more than one job, separate page with on about additional	Employment status	Employed Not Employed	oyed		Employed Not Employed	
employe		Occupation	Strategic Clien	t Consultant		<u> </u>	
	oart time, seasonal, or loyed work.	Employer's name	Health Care Se	ervice Corp.		_	
•	on may include student maker, if it applies.	Employer's address	300 E. Randolph Number Street			Number Street	
			Chicago City	Illinois State	60601 Zip Code	City	State Zip Code
		How long employed there?					, , , , ,
	ive Details About M	Monthly Income	n. If you have not	hing to repo	rt for any line,	write \$0 in the space. Inc	clude your non-filing
spouse unle	ess you are separated.		-		-	·	
	e, attach a separate she	e more than one employer, et to this form.			Debtor 1	For Debtor 2 or	s below. If you fleed
2. List m	onthly grose wages eal	ary, and commissions (before	re all payroll 2.		¢7 750 00	non-filing spouse	0
		, calculate what the monthly	, ,		\$7,758.08	\$0.0	<u>J</u>
3. Estima	ite and list monthly ove	rtime pav.	3.		+ \$0.00	+ \$0.0	0

\$7,758.08

\$0.00

4. Calculate gross income. Add line 2 + line 3.

Case 17-03683 Doc 1 Filed 02/08/17 Entered 02/08/17 14:26:37 Desc Main Document Page 40 of 78

Debtor 1Nicole First Name		Griffin Last Name	Case number	er <i>(if</i>	
THOUNGHO	viddio Namo	Last Hamo	known) For Debtor 1	For Debtor 2 or non-filing spouse	
Copy line 4 here		→ 4.	\$7,758.08	\$0.00	
5. List all payroll deductions:					
5a. Tax, Medicare, and Social Securit	y deductions	5a.	\$2,117.53	\$0.00	
5b. Mandatory contributions for retire	ement plans	5b.	\$0.00	\$0.00	
5c. Voluntary contributions for retire	ment plans	5c.	\$460.29	\$0.00	
5d. Required repayments of retireme	nt fund loans	5d.	\$0.00	\$0.00	
5e. Insurance		5e.	\$162.54	\$0.00	
5f. Domestic support obligations		5f.	\$0.00	\$0.00	
5g. Union dues		5g.	\$0.00	\$0.00	
5h. Other deductions. Specify:		5h. +	\$459.14	\$0.00	
6. Add the payroll deductions. Add lines +5h.		f + 5g 6.	\$3,199.50	\$0.00	
7. Calculate total monthly take-home pa	ay. Subtract line 6 from line	e 4. 7.	\$4,558.58	\$0.00	
8. List all other income regularly receive	ed:				
8a. Net income from rental property a business, profession, or farm	and from operating a				
Attach a statement for each property gross receipts, ordinary and necessa the total monthly net income.		l 8a.	\$0.00	\$0.00	
8b. Interest and dividends		8b.	\$0.00	\$0.00	
8c. Family support payments that you dependent regularly receive	ı, a non-filing spouse, or	а			
Include alimony, spousal support, c divorce settlement, and property set		8c.	\$0.00	\$0.00	
8d. Unemployment compensation		8d.	\$0.00	\$0.00	
8e. Social Security		8e.	\$0.00	\$0.00	
8f. Other government assistance that Include cash assistance and the valu cash assistance that you receive, suc under the Supplemental Nutrition Asshousing subsidies Specify:	e (if known) of any non- h as food stamps (benefits	8f.	\$0.00	\$0.00	
8g. Pension or retirement income		8g.	\$0.00	\$0.00	
8h. Other monthly income. Specify:		8h. +	\$0.00	\$0.00	
9. Add all other income Add lines 8a + 8b	+ 8c + 8d + 8e + 8f +8g +		\$0.00	\$0.00	
10. Calculate monthly income. Add line 7	+ line 9.	10.	\$4,558.58		= \$4,558.58
Add the entries in line 10 for Debtor 1 ar	nd Debtor 2 or non-filing sp	pouse			
 State all other regular contributions Include contributions from an unmarried friends or relatives. Do not include any amounts already inc 	partner, members of your	household, your o	lependents, your roomi		
Specify:					11. + \$0.00
12. Add the amount in the last column o					12.
Write that amount on the Summary of S	cnedules and Statistical Su	ımmary of Certain l	iadilities and Related D	ата, іт іт аррііes	\$4,558.58 Combined
13. Do you expect an increase or decrea	se within the year after	you file this form	•		monthly income
Yes. Explain:					

Case 17-03683 Doc 1 Filed 02/08/17 Entered 02/08/17 14:26:37 Desc Main Document Page 41 of 78

Debtor 1 Nicole Griffin Case number (if First Name Middle Name Last Name known)

Part 2: Give Details About Monthly Income

	For Debtor 1	For Debtor 2 or non-filing spouse
5h.Other payroll deductions. Specify:		
1. Group Legal	\$18.01	\$0.00
2. Health Savings Account	\$241.67	\$0.00
3. Transportation	\$199.46	\$0.00

Case 17-03683 Doc 1 Filed 02/08/17 Entered 02/08/17 14:26:37 Desc Main Document Page 42 of 78

		Doct	ument Page 42 of 78	3	
Fill in this infor	mation to identify	your case:			
Debtor 1	Nicole		Griffin		
	First Name	Middle Name	Last Name	Check if this is:	
Debtor 2 (Spouse, if filing)	First Name	Middle Ness	Look Name	An amended filir	ng
(Opouse, Il IIIIIg)	First Name	Middle Name	Last Name	브	
United States E	Bankruptcy Court fo	or the: Northern	District of Illinois		howing post-petition chapter 13 the following date:
Case number			(State)		
(If known)				MM / DD / YYYY	(
Official	Form 106	<u>8J</u>			
Schedul	e J: Your l	Expenses			12/15
information. If (if known). Ans					
		Scriola			
1. Is this a joi	nt case?				
✓ No. Go	to line 2				
Yes. D	oes Debtor 2 live	in a separate household?			
Г	No				
	Yes. Debtor 2 n	nust file Official Forms 106J-2, Exper	nses for Separate Household of Debt	or 2.	
2. Do you hav	e dependents?	✓ No			
Do not list D Debtor 2.	ebtor 1 and	Yes. Fill out this information for each dependent	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
expenses o	penses include f people other	✓ No			
than yourself and dependents	-	Yes			
Part 2: Estin	mate Your Ong	oing Monthly Expenses			
_	of a date after the	our bankruptcy filing date unless bankruptcy is filed. If this is a sup		•	-
	•	non-cash government assistance uded it on Schedule I: Your Income	-		Your expenses
	or home owners or the ground or lot	hip expenses for your residence. In . 4.	nclude first mortgage payments and		\$982.72
If not incl	uded in line 4:				

\$0.00

\$0.00

\$0.00

\$0.00

4a

4b.

4c.

4d.

4a. Real estate taxes

4b. Property, homeowner's, or renter's insurance

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

Case 17-03683 Doc 1 Filed 02/08/17 Entered 02/08/17 14:26:37 Desc Main Document Page 43 of 78

 Debtor 1 First Name
 Middle Name
 Griffin
 Case number (if known)

 Last Name
 Last Name

riistivanie	Wilder Name Last Name		
			Your expenses
5. Additional mortgage payme	nts for your residence, such as home equity loans	5.	\$0.00
6. Utilities:			
6a. Electricity, heat, natural ga	s	6a.	\$250.00
6b. Water, sewer, garbage co	lection	6b.	\$75.00
6c. Telephone, cell phone, In	ernet, satellite, and cable services	6c.	\$175.00
6d. Other. Specify:		6d	\$0.00
7. Food and housekeeping sup	plies	7.	\$550.00
8. Childcare and children's ed	ucation costs	8.	\$0.00
9. Clothing, laundry, and dry c	eaning	9.	\$150.00
10. Personal care products an	d services	10.	\$150.00
11. Medical and dental expens	es	11.	\$0.00
12. Transportation. Include gas Do not include car payments		12.	\$300.00
13. Entertainment, clubs, recre	eation, newspapers, magazines, and books	13.	\$0.00
14. Charitable contributions a	nd religious donations	14.	\$0.00
15. Insurance. Do not include insurance ded	ucted from your pay or included in lines 4 or 20.		
15a. Life insurance		15a	\$48.00
15b. Health insurance		15b	\$0.00
15c. Vehicle insurance		15c	\$325.00
15d. Other insurance. Specify	<u>:</u>	15d	\$0.00
16. Taxes. Do not include taxes	deducted from your pay or included in lines 4 or 20.		
Specify:		16	\$0.00
17. Installment or lease payme	nts:	10	
17a. Car payments for Vehicle		17a	\$0.00
17b. Car payments for Vehicle	2	17b	\$0.00
17c. Other. Specify:		17c	\$0.00
		17d	\$0.00
	maintenance, and support that you did not report as deducted from		\$0.00
	le I, Your Income (Official Form 106I).	18.	
19.Other payments you make s Specify:	o support others who do not live with you.	40	
	so not included in lines 4 or 5 of this forms on on Cohedule I. Vous Income	19.	\$0.00
20a. Mortgages on other property	es not included in lines 4 or 5 of this form or on Schedule I: Your Income.	20a	\$0.00
20b. Real estate taxes.	· · · ·	20a 20b	\$0.00
20c. Property, homeowner's,	or renter's insurance	200 20c	\$0.00
20d. Maintenance, repair, and		20d	\$0.00
20e. Homeowner's associatio		20d 20e	
		208	\$0.00

Case 17-03683 Doc 1 Filed 02/08/17 Entered 02/08/17 14:26:37 Desc Main Document Page 44 of 78

Case 17-03683 Doc 1 Filed 02/08/17 Entered 02/08/17 14:26:37 Desc Main Document Page 45 of 78

Fill in this infor	mation to identify your ca	ase:		
Debtor 1	Nicole		Griffin	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)	
Case number (If known)			(State)	

Official Form 106Dec

Check if this is an amended filing

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	1: Sign Below	
	Did you pay or agree to pay someone who is NOT an attorney to I	help you fill out bankruptcy forms?
	✓ No	
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
	Under penalty of perjury, I declare that I have read the summary	and schedules filed with this declaration and
	that they are true and correct.	
×	/s/ Nicole Griffin	×
	Signature of Debtor 1	Signature of Debtor 2
	Date 2/8/2017	Date
	MM/DD/YYYY	MM/DD/YYYY

Case 17-03683 Doc 1 Filed 02/08/17 Entered 02/08/17 14:26:37 Desc Main Document Page 46 of 78

Fill ir	n this in	nformation t	to identify your o	case:					
Debt	tor 1	Nicole			Griffin		_		
Debt	tor 2	First N	ame	Middle	Name Last N	ame			
	use, if filino	g) First N	ame	Middle	Name Last N	ame	-		
Unite	ed State	es Bankrupt	cy Court for the:	Northern	District of III		-		
Case (If kno	e numb	er			(3	State)	-		
Of	ficia	al Forr	n 107						Check if this is a amended filing
Sta	atem	ent of	Financia	al Affairs 1	for Individuals	s Filing fo	r Bankru	ıptcy	12/1:
infor	mation	n. If more		ed, attach a sep	narried people are filin parate sheet to this fo				
Part	1: G	ive Detai	s About Your	Marital Status	and Where You Live	ed Before			
1.	What	is your cu	rrent marital st	atus?					
	≌.	Married Not married	d						
2.	Durin	ng the last	3 years, have yo	ou lived anywher	e other than where you	live now?			
	بخا	No Yes. List all	of the places yo	ou lived in the las	st 3 years. Do not includ	e where you live	now.		
	I	Debtor 1:			Dates Debtor 1 lived there	Debtor 2:			Dates Debtor 2 lived there
						Same a	as Debtor 1		Same as Debtor 1
	1	Number Str	eet		From To	Number Str	reet		From To
	-	City	State	Zip Code		City	State	Zip Code	
						Same a	as Debtor 1		Same as Debtor 1
	1	Number Str	eet		From To	Number Str	reet		From To
	Ō	City	State	Zip Code		City	State	Zip Code	
	and ten	<i>ritories</i> inclu O	de Arizona, Califo	ornia, Idaho, Loui	pouse or legal equivale siana, Nevada, New Mexi Codebtors (Official For	co, Puerto Rico, T		- '	ommunity property states

Case 17-03683 Doc 1 Filed 02/08/17 Entered 02/08/17 14:26:37 Desc Main Document Page 47 of 78

Case number (if known)

Griffin

Middle Name First Name Last Name Part 2: Explain the Sources of Your Income Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. Yes. Fill in the details. **Debtor 1** Debtor 2 Sources of income Sources of income **Gross income Gross income** Check all that apply. (before deductions and Check all that apply. (before deductions and exclusions) exclusions) ✓ Wages, Wages, \$10734.00 From January 1 of current year until commissions, commissions, the date you filed for bankruptcy: bonuses, tips bonuses, tips Operating a Operating a business business Wages, Wages, \$104422.00 For last calendar year: commissions, commissions, 2016 (January 1 to December 31, bonuses, tips bonuses, tips YYYY Operating a Operating a business business Wages, Wages, \$91000.00 For the calendar year before that: commissions. commissions. (January 1 to December 31, 2015) bonuses, tips bonuses, tips Operating a Operating a business business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income Sources of income Gross income from Gross income from Describe below. each source Describe below. each source (before deductions and (before deductions and exclusions) exclusions) From January 1 of current year until the date you filed for bankruptcy: For last calendar year: (January 1 to December 31, 2016 For the calendar year before that: (January 1 to December 31, 2015

Debtor 1 Nicole

Case 17-03683 Doc 1 Filed 02/08/17 Entered 02/08/17 14:26:37 Desc Main Document Page 48 of 78

Griffin Debtor 1 Nicole _ Case number (if known) Middle Name First Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors

Other

Case 17-03683 Doc 1 Filed 02/08/17 Entered 02/08/17 14:26:37 Desc Main Document Page 49 of 78

or 1	1 Nicole				iffin	Case number	(if known)
	First Name		Middle Name	Las	st Name		
nsi orp ge	iders include your porations of whicl	relatives; and the relatives; ar	any general partners an officer, director, p ness you operate as	s; relatives of any person in control,	general partners; part or owner of 20% or	nerships of which y more of their voting	who was an insider? ou are a general partner; securities; and any managing domestic support obligations,
✓	No						
	Yes. List all pay	ments to	an insider.				
				Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
	Insider's Name			-			
	Number Street						
_	City	State	Zip Code				
	Insider's Name						
	Number Street						
	City	State	Zip Code				
insi	der?				y payments or trans	fer any property o	n account of a debt that benefited an
<u> </u>	No	_	aranteed or cosigne				
	Yes. List all pay	ments tha	at benefited an ins		Total amount	Amount you	Pagage for this nowment
				Dates of payment	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name
	Insider's Name						
	Number Street						
_	City	State	Zip Code				
-	City Insider's Name	State	Zip Code				
-		State	Zip Code				
-	Insider's Name	State	Zip Code				

Case 17-03683 Doc 1 Filed 02/08/17 Entered 02/08/17 14:26:37 Desc Main Page 50 of 78 Document

Griffin

Case number (if known) Middle Name First Name Last Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No Yes. Fill in the details. Nature of the case Status of the case Court or agency Case title Chancery Cook County Circuit Court Pending Ocwen Loan Servicing v Griffin Nicole Court Name On appeal 50 West Washington Street NumberStreet Concluded Case number Illinois 60602 Chicago 2016-CH-10330 City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Value of the Describe the property Date property 1999 Dodge Dakota 01/25/2017 \$0 FIRST NORTHERN CU Creditor's Name Explain what happened 300 W ADAMS ST Number Street Property was repossessed. Property was foreclosed. **CHICAGO** Illinois 60606 Property was garnished. State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name **Explain what happened** Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied.

Debtor 1 Nicole

Case 17-03683 Doc 1 Filed 02/08/17 Entered 02/08/17 14:26:37 Desc Main Document Page 51 of 78

Debto	or 1	Nicole		Griffin	Case number (if known)		
		First Name M	iddle Name	Last Name			
		thin 90 days before you filed for b counts or refuse to make a paym			ank or financial institution,	set off any amou	nts from your
		No Yes. Fill in the details.					
		'		Describe the action the	creditor took	Date action was taken	Amount
		Creditor's Name					
		Number Street		Lost 4 digits of account n	umb or VVVV		
				Last 4 digits of account n	umber. AAA-		
12.	Witl	City State hin 1 year before you filed for ba	Zip Code nkruptcy, was any	of your property in the p	possession of an assignee fo	r the benefit of c	reditors, a court-
	арр	pointed receiver, a custodian, or					
		No Yes					
Part !	5:	List Certain Gifts and Contri	butions				
13.	Wi	ithin 2 years before you filed for b	oankruptcy, did yo	ou give any gifts with a to	tal value of more than \$600	per person?	
	✓	No Yes. Fill in the details for each o	gift.				
		Gifts with a total value of more per person	than \$600	Describe the gifts		Dates you gave the gifts	Value
		Person to Whom You Gave the G	ift				
		Number Street					
		City State Person's relationship to you	Zip Code				
		Person to Whom You Gave the G	ift				
		Number Street					
		City State Person's relationship to you	Zip Code				
		i stoom a relationally to you					

Case 17-03683 Doc 1 Filed 02/08/17 Entered 02/08/17 14:26:37 Desc Main Document Page 52 of 78

Deb	tor 1	Nicole	Griffin	Case number (if known)	
		First Name Middle Name	Last Name		
14.	Wit	hin 2 years before you filed for bankruptcy, did	you give any gifts or contribution	ns with a total value of more than \$600	to any charity?
	V	No			
	H	Yes. Fill in the details for each gift or contribution	on.		
	ш	Gifts or contributions to charities	Describe what you contribut	ed Date you	Value
		that total more than \$600		contributed	14.40
		Charity's Name			
		Number Street			
		City State Zip Code			
Part	6.	List Certain Losses			
15.		hin 1 year before you filed for bankruptcy or sin nbling?	ce you filed for bankruptcy, did y	ou lose anything because of theft, fire	, other disaster, or
	/	No			
	Ħ	Yes. Fill in the details.			
		Describe the property you lost and	Describe any insurance cover		Value of property
		how the loss occurred	Include the amount that insura pending insurance claims on li		lost
			A/B: Property.	ne do di <i>concane</i>	
Dout	7.	List Certain Payments or Transfers			
		out seeking bankruptcy or preparing a bankrupt ude any attorneys, bankruptcy petition preparers, on No Yes. Fill in the details.		rices required in your bankruptcy.	
	⊻	res. Fill itt the details.	Book to the control of the control	B.L.	A 1 . 6
			Description and value of any transferred	property Date payment or transfer was made	Amount of payment
		Semrad Law Firm	Attorney's Fee - 350.00	2/8/2017	\$350.00
		Person Who Was Paid			
		20 S. Clark Street Number Street			
		28th Floor			
		Chicago Illinois 60603			
		City State Zip Code			
		Email or website address			
		Person Who Made the Payment, if Not You			
		Person Who Was Paid			
		Number Street			
		City State Zip Code			
		Email or website address			
		Person Who Made the Payment, if Not You			
		i bison with wade the rayillett, it Not 100			

Case 17-03683 Doc 1 Filed 02/08/17 Entered 02/08/17 14:26:37 Desc Main Document Page 53 of 78

Deb ⁻	tor 1	Nicole		Griffin	Case number ((if known)	
		First Name	Middle Name	Last Name			
17.	help	hin 1 year before you filed p you deal with your credi not include any payment or	tors or to make payme		ır behalf pay or tr	ansfer any property to a	nyone who promised to
		No Yes. Fill in the details.					
	Ш	res. I ill ill tre details.		Description and value of an		Data	Amount of normant
				Description and value of an transferred	y property	Date payment or transfer was made	Amount of payment
		Person Who Was Paid					
		Number Street					
		City State	Zip Code				
		ude both outright transfers a transfers that you have alrest No Yes. Fill in the details.		curity (such as the granting of a sent.	security interest or	mortgage on your propert	y). Do not include gifts
	ш	roo. r iii iir uro dotallo.		Description and value of an	Decem	iha anu muanantu au	Data
				Description and value of an property transferred	payme	ibe any property or ents received or debts p hange	Date aid transfer was made
		Person Who Received Trans	nsfer				
		Number Street					
		0::	7: 0 1				
		City State Person's relationship to yo	Zip Code ou				
		Person Who Received Tran	nsfer				
		Number Street					
		City State Person's relationship to yo	Zip Code ou				
19.	ben	hin 10 years before you fil eficiary? ese are often called asset-pro		you transfer any property to a	self-settled trust	or similar device of whic	ch you are a
		No	•				
	H	Yes. Fill in the details.					
				Description and value of the	ne property transf	ferred	Date transfer was made
		Name of trust					

Case 17-03683 Doc 1 Filed 02/08/17 Entered 02/08/17 14:26:37 Desc Main Document Page 54 of 78

Griffin Debtor 1 Nicole Case number (if known) Middle Name First Name Last Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance account was before number instrument closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code City Zip Code State 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Number Street Street Number City State Zip Code City State Zip Code

Case 17-03683 Doc 1 Filed 02/08/17 Entered 02/08/17 14:26:37 Desc Main Document Page 55 of 78

Griffin Debtor 1 Nicole Case number (if known) Middle Name Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code City State Zip Code Part 10: **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street NumberStreet City State Zip Code City State Zip Code

Case 17-03683 Doc 1 Filed 02/08/17 Entered 02/08/17 14:26:37 Desc Main Document Page 56 of 78

Deb		Nicole				iffin	C	ase number (i	f known)		
		First Name	M	liddle Name	Las	st Name					
26.			/ in any judicia	al or administra	ative proce	eding under	any environm	ental law? In	nclude settlements	s and orders	s.
		No Yes. Fill in the det	ails.								
		Occasion little		•	Court or ag	ency		Nature	of the case		Status of the case
		Case title			Court Name			-			Pending
		Case number		 i	NumberStree	et		_			On appeal Concluded
				ī	City	State	Zip Code	_			Considuca
Par	11:	Give Details Ab	out Your Bu	siness or Co	nnections	to Any Bu	siness				
27.	VIII.	A sole propri	etor or self-em a limited liabil a partnership rector, or man at least 5% of bove applies.	aployed in a tra ity company (L aging executiv the voting or ed Go to Part 12.	de, profess LC) or limite e of a corpo quity securi	sion, or other ed liability pa oration ties of a corp	r activity, either artnership (LLF poration	r full-time or p	connections to any	business?	
			,,,,				ure of the busi	ness	Employer Identi include Social S		
		Business Name Number Street City	State	Zip Code	– Name	of account	ant or bookke	eper	EIN: Dates business From		
					Descr	ibe the natu	ure of the busi	ness	Employer Identi	fication nu	
		Business Name			_				EIN:		
		Number Street			- Name	of account	ant or bookke	eper	Dates business	existed	
		City	State	Zip Code	_				From	То	<u> </u>
					Descr	ibe the natu	ure of the busi	ness	Employer Identi include Social S		
		Business Name			_				EIN:		
		Number Street			– Name	of account	ant or bookke	eper	Dates business	existed	
		City	State	Zip Code	_				From	То	

Case 17-03683 Doc 1 Filed 02/08/17 Entered 02/08/17 14:26:37 Desc Main Document Page 57 of 78

Debt	tor 1	Nicole				Griffin	Case number (if known)
	Ì	First Name			Middle Name	Last Name	
28.	cred	nin 2 years litors, or ot No Yes. Fill in t	her part	ties.	bankruptcy, did you	give a financial stateme	nt to anyone about your business? Include all financial institutions,
						Date issued	
		Name				MM/DD/YYYY	
		Number	Street				
		O:t-		Otata	7:- 0		
		City		State	Zip Code		
Part	12:	Sign Belo	w				
t	rue a	nd correct	. I under se can r	stand that	making a false state	ement, concealing proper	ents, and I declare under penalty of perjury that the answers are ty, or obtaining money or property by fraud in connection with 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
				re of Debtor	1		Signature of Debtor 2
			Date 2	/8/2017			Date 2/8/2017
	Did yo	ou attach a	dditiona	I pages to	Your Statement of F	inancial Affairs for Individ	luals Filing for Bankruptcy (Official Form 107)?
_	. ✓ N	0					
	≌						
L		es					
	Did yo	ou pay or aç	gree to p	oay someo	ne who is not an atto	orney to help you fill out b	ankruptcy forms?
	✓ N	О					
	_	es. Name of	norcon				Attach the Bankruptcy Petition Preparer's Notice,
L	┙'	cs. Mairie Ul	heisoii				Declaration, and Signature (Official Form 119).

Case 17-03683 Doc 1 Filed 02/08/17 Entered 02/08/17 14:26:37 Desc Main Document Page 58 of 78

B 203 (12/94)

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re	Nicole Griffin	Case No.						
_	Debtor		(If known)					
		Chapter	Chapter 13					
	DISCLOSURE OF COMPENSA	TION OF ATTORNEY I	FOR DEBTOR					
1	. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b) compensation paid to me within one year before the filing rendered or to be rendered on behalf of the debtor(s) in co	of the petition in bankruptcy, or agreed	to be paid to me, for services					
	For legal services, I have agreed to accept	For legal services, I have agreed to accept						
	Prior to the filing of this statement I have received		\$350.00					
	Balance Due		\$3,650.00					
2	. The source of the compensation paid to me was:							
	Debtor Other (s	specify)						
3	. The source of the compensation paid to me is:							
	✓ Debtor Other (s	specify)						
4	I have not agreed to share the above-disclosed compensation members and associates of my law firm.	ensation with any other person unless th	ney are					
	I have agreed to share the above-disclosed compensa members or associates of my law firm. A copy of the a the people sharing in the compensation, is attached.							
5	 In return for the above-disclosed fee, I have agreed to renote a. Analysis of the debtor's financial situation, and renotent bankruptcy; 							
	b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;							
	c. Representation of the debtor at the meeting of cred	ditors and confirmation hearing, and any	adjourned hearings thereof;					
	d. Representation of the debtor in adversary proceedi	ings and other contested bankruptcy ma	atters;					
6	. By agreement with the debtor(s), the above-disclosed fee of	does not include the following services:						

Case 17-03683 Doc 1 Filed 02/08/17 Entered 02/08/17 14:26:37 Desc Main Document Page 59 of 78

B 203 (12/94)

CERTIFICATION				
I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings.				
2/8/2017	/s/ Amy Gerstein			
Date	Signature of Attorney			
	Semrad Law Firm			
	Name of law firm			

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$275	total fee
+	\$75	administrative fee
	\$200	filing fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://www.justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to:
http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit
20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

Case 17-03683 Doc 1 Filed 02/08/17 Entered 02/08/17 14:26:37 Desc Main Document Page 64 of 78

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Griffin, Nicole	Case No	
	Debtor(s)		
		Chapter.	Chapter13
	VERI	FICATION OF CREDITOR MAT	RIX
Th knowledge	•	erify that the attached list of creditors is tr	ue and correct to the best of their
Date:	2/8/2017	/s/ Griffin, Nicole Griffin, Nicole Signature of Deb	

OCWEN LOAN PO Box 24605 West Palm Beach, FL, 33416

AES/ESA PO BOX 61047 HARRISBURG, PA, 17106

ONEMAIN 601 Nw 2nd St Evansville, IN, 47708

FED LOAN SERVICE PO BOX 60610 HARRISBURG, PA, 17106

Navient 1002 ARTHUR DR LYNN HAVEN, FL, 32444

FIRST NORTHERN CU 300 W ADAMS ST CHICAGO, IL, 60606

1ST NORTHERN 230 W MONROE STE 2850 CHICAGO, IL, 60606

AFNI, INC. PO Box 3517 Bloomington, IL, 61702

MIRAMEDRG 111 WEST JACKSON CHICAGO, IL, 60604

SYNCB/JCP PO BOX 965007 Orlando, FL, 32896

NORTHWEST COLLECTORS 3601 ALGONQUIN RD STE 23 ROLLING MEADOWS, IL, 60008 CB/ASTEWRT 220 W SCHROCK RD COLUMBUS, OH, 43081

ESCALLATE LLC 1606 E TURKEYFOOT LAKE R AKRON, OH, 44312

IRS 1 PO Box 7346 Philadelphia, PA, 19101

Village of Park Forest 350 Victory Dr, Park Forest Park Forest, IL, 60466

City of Chicago Parking 121 N. LaSalle St # 107A Chicago, IL, 60602

Harris & Harris LTD 111 West Jackson Boulevard Suite 400 Chicago, IL, 60604

Village of Matteson 4900 Village Commons Matteson, IL, 60443

Village of Park Forest 350 Victory Drive Park Forest, IL, 60466

CMRE FINANCIAL SVCS IN 3075 E Imperial Hwy Ste 200 Brea, CA, 92821

Radiology Imaging Consultants, SC 3075 E. Imperial HWY Suite 200 Brea, CA, 92821

Health Care Service Corporation PO Box 3288 Brentwood, TN, 37024 Adventist Health Partners, Inc. PO Box 14000 Belfast, ME, 04915

Partners In Obstetrics And Women's Health 1870 Silvercross Blvd Suit 210 New Lenox, IL, 60451

Franciscan Alliance, Inc. 2434 Interstate Plaza Dr Ste 2 Hammond, IN, 46324

Patient First PO Box 758941 Baltimore, MD, 21275

AMITA Health Adventist PO Box 24013 Chattanooga, TN, 37422

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$389.26
- 3. Before signing this agreement, the attorney has received, \$350.00 toward the flat fee, leaving a balance due of \$3,650.00; and \$79.26 for expenses, leaving a balance due of \$4,039.26
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Debtor(s)	Attorney for Debtor(s)
	/s/ Amy Gerstein
/s/ Nicole Griffin Ducke And	AM
Signed:	A # /
Date: 2/7/2017	

Do not sign if the fee amounts at top of this page are blank.

Local Bankruptcy Form 23c

Case 17-03683 Doc 1 Filed 02/08/17 Entered 02/08/17 14:26:37 Desc Main Document Page 73 of 78

Debtor 1 Nicole			Case number (if known)	
First Name		st Name		
Part 6: Answer These Qu	estions for Reporting Purposes			
16. What kind of debts do you have?	 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 			
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	✓ No. I am not filing under Chapter 7 Yes. I am filing under Chapter 7 expenses are paid that fur No. Yes.	'. Do you estimate that aft		
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	1,000-5,000 5,001-10,000 10,001-25,000)	25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?	□ \$0-\$50,000 □ \$50,001-\$100,000 ☑ \$100,001-\$500,000 □ \$500,001-\$1 million	\$1,000,001-\$1 \$10,000,001-\$1 \$50,000,001-\$ \$100,000,001	\$50 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
20. How much do you estimate your liabilities to be?	\$0-\$50,000\$50,001-\$100,000\$100,001-\$500,000\$500,001-\$1 million	\$1,000,001-\$1 \$10,000,001-\$ \$50,000,001-\$ \$100,000,001-\$	550 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
Part 7: Sign Below				
For you	I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill			
	out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or			
	both. 18 U.S.C. §§ 152, 1341, 15 /s/ Nicole Griffin Signature of Debtor 1 Executed on	19, and 3571.	Signature of Debtor:	
	MM / DD /	1111		IVIIVI / DD / TTTT

Case 17-03683 Doc 1 Filed 02/08/17 Entered 02/08/17 14:26:37 Desc Main Document Page 74 of 78

		•			
Fill in this infor	mation to identify your	case:			
Debtor 1	Nicole		Griffin		
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States B	ankruptcy Court for the	: Northern	District of Illinois		
			(State)		
Case number (If known)		***************************************			
L.					Check if this is a
Official	Form 106D	ec			amended filing
Declarati	on About an	Individual Deb	tor's Schedul	es	12/1
If two married p	eople are filing toget	her, both are equally resp	onsible for supplying co	rrect information.	
Van must fla th		Ela bandonostas asbadadas		Marketon a fellow all the second and a second	
				s. Making a false statement, concealing p to \$250,000, or imprisonment for up to	
	341, 1519, and 3571.		· · · · · · · · · · · · · · · · · · ·	s to \$200,000, or imprisorment for up to	Lo years, or both. To
Part 1: Sign	Below				
	•			_	MWW. 11. 11. 11. 11. 11. 11. 11. 11. 11.
Did you pa	ly or agree to pay som	eone who is NOT an attor	ney to help you fill out I	oankruptcy forms?	
⊘ No	-				
T Yes. N	lame of person		Attach Bankrup	tcy Petition Preparer's Notice, Declaration, an	nd
LJ			Signature (Office		
		•		•	
linder nen	alty of periury I decla	re that I have read the cu	mmary and schadules fi	led with this declaration and	
	are true and correct.		y and concautes in		
Y /o/ Nicola	- M	1. 1.	and place must account		

Signature of Debtor 2

MM/DD/YYYY

Signature of Debtor 1

MM/DD/YYYY

Date 2/7/2017

Case 17-03683 Doc 1 Filed 02/08/17 Entered 02/08/17 14:26:37 Desc Main Document Page 75 of 78

Debtor	1 Nicole		Griffin	Case number (if known)
no acceptance on con-	First Name	Middle Name	Last Name	
	fithin 2 years before yo reditors, or other partic 71 No		ou give a financial stater	nent to anyone about your business? Include all financial institutions,
Ë	Yes. Fill in the details	s below.		
			Date issued	
	Name		MM/DD/YYYY	-
	Number Street			
	City	State Zip Code		
Part 12	Sign Below			
	ankruptcy case can res			perty, or obtaining money or property by fraud in connection with to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
		of Debtor 1		Signature of Debtor 2
	Date 2/7	/2017		Date 2/7/2017
Did	you attach additional	pages to Your Statement of	f Financial Affairs for Indi	viduals Filing for Bankruptcy (Official Form 107)?
	No Yes			
Did	you pay or agree to pa	y someone who is not an a	ttorney to help you fill ou	bankruptcy forms?
V	No			
	Yes. Name of person			Attach the Bankruptcy Petition Preparer's Notice,

Case 17-03683 Doc 1 Filed 02/08/17 Entered 02/08/17 14:26:37 Desc Main Document Page 76 of 78

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Griffin, Nicole	Case No	
***************************************	Debtor(s)	Case No.	
	,	Chapter	Chapter13
	VERIFICA	TION OF CREDITOR MAT	RIX
Tł knowlėdge	ne above named Debtors hereby verify the.	at the attached list of creditors is tr	ue and correct to the best of their
Date:	2/7/2017	/s/ Griffin, Nicole Griffin, Nicole Signature of Deb	- Thou gap

Case 17-03683 Doc 1

Deb	tor 1 Nicole First Name	Middle Name	Griffin Laat Name	Case number (if known)	
16.	Calculate the median family is			Company of the second of the s	ere a sancina de la morte de la co
	16a. Fill in the state in which you	} _	lilinois		
	18b. Fill in the number of people	i	niii)Ois		
	18c. Fill in the median family inc	-	rine of		\$65,659.00
	household		To find a	ist of applicable median income amounts, go online	900,000.00
4 44		ne separate inétructions	for this form. This list may	sled be available at the bankruptcy clerk's office.	
17.	How do the lines compare?	r delia la licalde de	the two of second of the		
	under 11 U.S.C. § 132	^{15(b)(3)} . Go to Part 3.	Do NOT till out Calculation	m, oheck box 1, <i>Disposable income is not determined</i> of Disposable Income (Official Form 122C-2),	
	17b. Line 15b is more than <i>U.S.C. § 1325(b)(3).</i> G form, copy your ourren	o to Part 3 and fill ou	it Calculation of Disposab	box 2, Disposable income is determined under 11 le income (Official Form 122C-2). On line 39 of that	
Part	3: Calculate Your Commit	ment Period Unde	r 11 U.S.C. §1325(b)(4)	
18.	Copy your total average month	nly income from line	11.		\$7,727.58
19.	Deduct the marital adjustment commitment period under 11 U.S.	t if it applies. If you a S.C. § 1326(b)(4) allow	re married, your spouse is no a you to deduct part of you	ot filing with you, and you contend that calculating the r spouse's income, copy the amount from line 13.	
	19a. If the marital adjustment do	:			-\$0.00
	19b. Subtract line 19a from lin	e 18.			\$7,727.56
20.	Calculate your current monthly	y Income for the year	. Follow these steps:		
	20a. Copy line 19b.				\$7,727.56
	Multiply by 12 (the number	of months in a year),			x 12
	20b. The result is your current me	onthly income for the y	ear for this part of the form.		\$92,730.72
	20c. Copy the median family inco	ome for your state and	size of household from line	16c.	\$65,659.00
21.	How do the lines compare?				
	Line 20b is less than line 20c commitment period is 3 years	:. Unless otherwise ord s. Go to Part 4.	ered by the court, on the to	o of page 1 of this form, check box 3, The	
	Line 20b is more than or equipment period is	al to line 20c. Unless o 5 years. Go to Part 4.	therwise ordered by the cou	irt, on the top of page 1 of this form, check box	
Part 4	Sign Below	# 1 1 1 1			
	By signing here, I declare und	ier penalty of perjury th	at the information on this st	atement and in any attachments is true and correct,	
	🗴 /s/ Nicole Griffin	Make and	<u></u>		
	Signature of Debtor 1	11000	Sigr	nature of Debtor 2	
	Date 2/7/2017	· · · · · · · · · · · · · · · · · · ·	Date		
	ΜΜ/ΩΟ/ΥΥΥΥ		Pau	MM/DD/YYYY	
	If you checked 17a, do NOT f	ill aut or file Form 1220	Ċ-2.		
	If you checked 17b, fill out Fo above.	rm 122C-2 and file it v	vith this form. On line 39 of	that form, copy your current monthly income from line	114
	and the second s	mentioned to the second	and the control of th	and the second second control of the second	Marin and Africa and American Conference of the

Case 17-03683 Doc 1 Filed 02/08/17 Entered 02/08/17 14:26:37 Desc Main Document Page 78 of 78

Debtor 1	Nicole		Griffin	Case number (if known)
	First Name	Middle Name	Last Name	
Part 4:	Sign Below			
By sign	ing here, under penalty of perjury	you declare that the inform	nation on this statement a	and in any attachments is true and correct.
i	Nicole Griffin Autorities atture of Debtor 1	gnt	★ Signati	ure of Debtor 2
Date	2/7/2017 MM/DD/YYYY		Date	MM/DD/YYYY
1				